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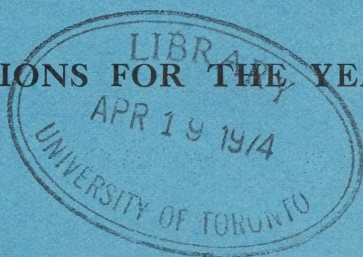
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# REPORT

OF THE

## Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1913



PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



TORONTO:

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty  
1914.



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1913

Printed by  
**WILLIAM BRIGGS,**  
**29-37 Richmond Street West,**  
**TORONTO.**



*To His Honour Sir JOHN MORISON GIBSON, Knight Commander of the Most Distinguished Order of St. Michael and St. George, a Colonel in the Militia of Canada, etc., etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1913.

*Respectfully submitted,*

J. J. FOY,

*Attorney-General.*

TORONTO, 29th April, 1914.

*To the Honourable J. J. Foy, K.C., M.P.P., etc.,*

*Attorney-General, Toronto.*

**SIR,**—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1913.

I have the honour to be, Sir,

Your obedient servant

WILL. J. VALE,

*Registrar of Friendly Societies.*

Toronto, 28th April, 1914.



THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James McEwing, Grand Master Workman.....	Drayton.
M. D. Carder, Grand Recorder .....	Toronto.
F. G. Inwood, Grand Treasurer.....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1913, \$38,741,439.43.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1912.....	34,525		51,063,450	00
Number of contracts taken during 1913 new or renewed.....	825		681,500	00
Add amount by which various certificates were increased during 1913 .....			500	00
Gross number of contracts in force at any time in 1913.....	35,350		51,745,450	00
	Number.	Amount.		
Deductions :			\$	c.
Contracts matured in 1913 .....	619	1,056,243	50	
Contracts lapsed in 1913 .....	5,740	7,111,000	00	
Contracts surrendered .....	161	312,000	00	
Reduction of Certificates .....		4,524,767	07	
Total deductions extended .....	6,520	13,004,010	57	
Net contracts in force 31st December, 1913 .....			28,830	38,741,439 43
No. of certificate holders in good standing .....	27,417			
No. temporarily suspended.....	1,413			
Grand total of certificate holders, 31st December, 1913 .....	28,830			

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,384.

Number of members who died during 1913, 8.

Amount of Funeral Benefits paid in 1913, \$240.00.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.

Number of members who received Sick Benefits during 1913, 141.

Amount of benefits paid in 1913, in respect of sick members, \$3,230.00.

Number of weeks' sickness experienced in 1913, 704.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1913, \$11,010.53.

## V. ASSETS.

Bonds, debentures, etc. ....	\$848,326 43
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund .....	26,875 98
Imperial Bank, Toronto, General Fund .....	12,499 07
Imperial Bank, Toronto, Sick Fund .....	11,010 53
Imperial Bank, Toronto, Reserve Fund .....	36,448 58
Assessments called, but not yet payable .....	97,250 00
Bank of Nova Scotia, Organization Fund .....	44,798 18
All other assets .....	13,588 95
Total assets .....	<u>\$1,090,797 72</u>

## VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted .....	\$198,715 45
Difference between market value and book value of bonds ..	11,428 55
Amount of all other liabilities .....	3,268 88
Total liabilities .....	<u>\$213,412 88</u>

## VII. MISCELLANEOUS.

Actions or Proceedings instituted by or against the Society during 1913: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1913, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1913.

Names and addresses of the auditors for 1913 were as follows: Thos. A. Hastings, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; W. C. Mikel, Belleville; special auditors, A. E. Hagerman, Toronto; Charles G. Knott, Toronto.



Certain changes were, during 1913, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,205,968.14.

Cash received during 1913 from:

Application fees .....	\$826 06
Badges, etc. ....	406 95
Assessments . . . . .	946,886 27
Per capita tax .....	29,891 54
Changing certificates, etc. ....	257 50
Organization Fund tax .....	28,233 58
Interest . . . . .	48,701 12
Reserve Fund transferred to Beneficiary Fund .....	267,000 00
Transferred from General Fund .....	1,000 00
Total receipts . . . . .	<u>\$1,323,202 96</u>

#### IX. CASH EXPENDITURE.

##### (a) *Expenses of Management.*

Cash paid during 1913 for:

Charts . . . . .	\$68 75
Fraternal association .....	65 00
Law Costs . . . . .	1,183 76
Registration fee .....	25 00
Rent of safe .....	60 00
Organization expenses .....	15,252 40
Expense of annual meeting .....	9,037 64
Supplies bought .....	31 50
Travelling expenses .....	1,368 29
Rent, light, heat and taxes .....	1,670 59
Salaries, officers' and auditors' fees .....	5,500 00
Medical Examiner's salary and expenses .....	1,004 25
Clerk hire .....	8,466 75
Official Journal .....	5,496 05
Printing, stationery, and advertising .....	1,053 47
Postage, telegrams and express .....	1,412 84
Actuarial expenses .....	100 00
Premiums for guaranteeing lodge officers .....	529 80
Death claim voted by Grand Lodge .....	1,000 00
Other management expenses .....	277 95

Total expenses of Management ..... \$53,604 04

*(b) Miscellaneous Expenditure.*

Life insurance claims paid .....	1,218,468 29
Funeral benefits .....	240 00
Sick benefits . . . . .	2,990 00
Transferred from Reserve Fund to Beneficiary Fund .....	267,000 00
Discount on bonds sold .....	6,910 00

Total expenditure . . . . . \$1,549,212 33

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of Members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during the year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,521	1,341,500 00	1,032 09	8	7,500 00
25-29.....	1,342	1,257,500 00	1,079 31	7	7,500 00
30-34.....	1,818	1,794,500 00	1,752 72	11	10,000 00
35-39.....	2,294	2,432,000 00	2,798 82	16	17,000 00
40-44.....	2,551	3,046,000 00	4,212 89	18	23,500 00
45-49.....	3,077	4,291,000 00	7,241 95	26	36,000 00
50-54.....	3,790	5,996,000 00	12,671 04	39	67,000 00
55-59.....	4,047	6,970,924 04	18,080 49	77	134,500 00
60-64.....	3,582	5,187,468 61	13,898 27	111	208,231 90
65-69.....	2,865	3,728,256 35	11,030 36	118	213,094 94
70-74.....	1,362	1,856,484 90	6,236 35	97	166,940 20
75-79.....	497	701,517 79	2,688 00	69	124,243 06
80-84.....	84	138,287 74	632 80	22	40,733 40
85 and over .....					
Totals .....	28,830	38,741,439 43	83,355 09	619	1,056,243 50



THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 7 Hughson Street S., Hamilton, Ont.

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Rev. A. J. Paul, Grand Councillor .....	Brampton.
Dr. J. W. Edwards, M.P., Grand Vice-Councillor .....	Cataraqui.
Alex. Morris, Past Grand Councillor .....	Pembroke.
Wm. F. Montague, Grand Recorder .....	Hamilton.
Samuel Broadfoot, Grand Treasurer .....	Guelph.
J. L. Davidson, Grand Representative .....	Toronto.
A. R. Hassard, Grand Representative .....	Toronto.
Wm. Benson, Grand Representative .....	Toronto.
W. H. Woods, M.D., Grand Representative .....	Mount Brydges.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.  
Amount covered by insurance at 31st December, 1913, \$36,291,319.10.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1912 .....	41,238		35,938,324	28
Add contracts taken 1913, new and renewed .....	3,824		2,373,250	00
Add amount by which various certificates were increased during 1913. ....			21,000	00
Gross number and amount of contracts on foot at any time during 1913 .....	45,062		38,332,574	28
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1913.....	400	388,382	40	
Contracts lapsed in 1913 .....	3,043	1,567,633	50	
Contracts surrendered in 1913 .....	76	49,374	00	
Contracts cancelled in 1913.....	1	1,000	00	
Add to above deductions the amount by which various certificates still on foot were reduced in 1913.....		34,865	28	
Total deductions.....	3,520	2,041,255	18	
Net contracts on foot 31st December, 1913 .....	41,542		36,291,319	10
Number of certificate holders in good standing at 31st December, 1913	40,814		35,836,319	10
Temporarily suspended .....	728		455,000	00

## III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1913, 13,388.

Number of members who died during 1913, 89.

The total amount of Funeral Benefits paid during 1913 was \$4,450.00.

The total amount of cash standing to credit of Funeral Benefit Fund, \$101,690.91.

## IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1913, 2,416.

The total amount of Sick Benefits paid in 1913 was \$47,455.95.

The number of weeks' sickness experienced in 1913 was 11,890.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1913, was \$101,690.91.

The number of females who received benefits in respect of sickness during 1913 was 672, and the average weeks of illness, 5.46

The number of males who received benefits in respect of sickness during 1913 was 1,744, and the average weeks of illness, 4.63

## V. ASSETS.

Bonds, debentures and securities .....	\$957,831 31
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account ..	34,216 85
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account ..	21,002 19
Bank of Hamilton, Hamilton, Ont., General Fund .....	33,447 81
Bank of Hamilton, Hamilton, Ont., Guarantee Fund .....	1,000 00
Dues and assessments called, but not yet payable, estimated at .....	37,279 66
Interest .....	15,728 88
Outstanding accounts, less provision for bad debts .....	4,174 81
Per capita tax of last quarter of 1913, estimated at .....	12,750 00
Supplies, etc., in Stock .....	2,065 32
Office furniture, etc., less amount written off for depreciation .....	2,982 83
Total assets of Life Insurance Fund (not extended) ..	\$956,357 86
Total assets of Sick and Funeral Fund .....	109,701 03
Total assets of Guarantee Fund .....	1,232 75
Total assets of General and other Funds .....	55,720 77
Other assets (detailed in memo.) .....	532 75
 Total assets .....	 \$1,123,012 41



## VI. LIABILITIES.

Amount of claims supposed .....	\$61,248 20
Amount of claims resisted .....	2,250 00
Sick Benefit claims for sickness occurring in 1913 .....	3,000 00
Funeral Benefit Claims occurring in 1913 .....	700 00
Commission due Organizers—estimated at .....	900 00
Commission due Members—estimated at .....	650 00
All other liabilities .....	1,390 44
Total liabilities .....	<u>\$70,138 64</u>

## VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1913: *Hermas Archambault vs. Canadian Order of Chosen Friends*. Superior Court of Quebec for \$500.00; no trial. *Elizabeth Campbell vs. Canadian Order of Chosen Friends*. Supreme Court of Ontario, \$1,000.00; no notice of trial has been given.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1913.

The Society's books were duly audited on February 4th, May 5th, July 21st, and October 25th, 1913.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1913 were as follows: Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1913, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1913, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.

Amount of bond of Grand Treasurer, \$2,000.

Number of members in Ontario at 31st December, 1913, 35,461.

Number of certificate holders in Ontario at 31st December, 1913, 35,461.

Amount of insurance in force in Ontario at 31st December, 1913, \$31,436,647.10.

Number of members in Ontario who died during 1913, 355.

Amount of death benefits paid to Ontario members during 1913, \$346,500.20.

Amount of disability benefits paid to Ontario members during 1913, \$29,591.28.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$122,420.38.

Cash received during 1913 from:

Assessments in Life Insurance Department .....	\$351,694 96
Assessments in Sick Benefit Department .....	69,006 07
Per capita tax .....	50,189 10
Supplies sold and certificate fees, etc. ....	7,892 16
Interest . . . . .	53,096 59
Premium for guarantee of lodge officers .....	821 25
Cash received from investments (not extended), \$177,626.38	

Total receipts . . . . .	<u>\$532,700 13</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Fees to Canadian Fraternal Association .....	\$75 00
Commission and organization account .....	19,845 14
Law costs . . . . .	211 00
Registration fees . . . . .	205 00
Investigation of claims, etc. ....	1,538 85
Expenses of Biennial meeting .....	12,671 55
Supplies bought—office furniture, etc. ....	2,679 88
Travelling expenses . . . . .	631 80
Rent and heat, etc. ....	811 49
Managing officers' salaries and officers' and auditors' fees .....	7,559 26
Medical examiner's salary and expenses .....	4,529 78
Clerk hire .....	5,784 00
Official journal . . . . .	2,299 13
Printing . . . . .	1,219 64
Postage, telegrams, express .....	1,860 53
Premiums for guarantee of grand officers .....	21 00

Total expenses of management .....	<u>\$61,943 05</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	381,597 65
Funeral benefits . . . . .	4,450 00
Sick benefits . . . . .	47,455 95
Total disability benefits .....	30,091 28
Gratuities to distressed members .....	500 00
Cash paid for investments (not extended) .....	\$217,042 11

Total expenditure . . . . .	<u>\$526,037 93</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	4,801	3,152,500 00	1,899 08	15	10,500 00
25-29.....	4,134	2,930,900 00	1,887 24	22	15,000 00
30-34.....	4,850	3,569,432 00	2,419 04	19	14,250 00
35-39.....	5,306	4,363,117 00	3,066 69	32	28,000 00
40-44.....	5,600	5,027,256 72	3,699 20	44	36,930 00
45-49.....	5,220	5,059,796 20	3,980 28	42	43,168 00
50-54.....	4,368	4,396,972 88	3,820 66	34	39,948 00
55-59.....	2,963	3,253,008 10	3,063 24	37	39,518 00
60-64.....	1,740	2,051,486 87	2,250 92	40	44,484 00
65-69.....	1,085	1,279,245 40	1,825 95	55	59,888 20
70-74.....	594	621,019 53	1,184 98	47	45,631 80
75-79.....	149	127,563 60	352 89	13	11,064 40
80-84.....	4	4,020 80	8 08	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	40,814	35,836,319 10	29,458 25	400	388,382 40

THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Richmond Street East, Toronto.

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.  
The Executive Officers of the Society at the 31st December, 1913, were as follows:

Dent Dalton, Supreme Leader .....Delhi.  
Rev. Dr. T. S. Boyle, Supreme Vice-Leader .....Toronto.  
J. M. Foster, B.A., Supreme Secretary.....Toronto.  
W. H. Weston, Supreme Treasurer.....Toronto.  
N. Sommerville, M.A., K.C., Supreme Solicitor.....Toronto.  
A. T. Hobbs, M.D., Supreme Medical Examiner.....Guelph.  
William Stark, Supreme Past Leader .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

	Ma- turing 1914.	Ma- turing 1915.	Ma- turing 1916.	Ma- turing 1917.	Matur- ing 1918.	Sub- sequently to 1918.	Total.
	\$	\$	\$	\$	\$	\$ c.	\$ c.
Amount covered by endow- ment contracts in force 31st December, 1913.....	76,733	93,683	114,233	136,783	158,158	11,687,692 63	12,267,282 63
Amount covered by con- tracts other than endow- ment, or for sick or funeral benefits, in force 31st December, 1913.....							12,551,350 37
Total 31st December, 1913..							24,818,633 00

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	19,911	12,900,695 33
Add contracts taken during 1913, new or renewed.....	839	341,000 00
Add amount by which various contracts were increased during 1913.	(9)	2,500 00
Gross number and amount of contracts on foot at any time during 1913	20,750	13,244,195 33
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913 by death ....	256	195,600 00
Contracts lapsed in 1913.....	1,349	693,500 00
Contracts matured during 1913 (endow- ment) and total disability .....		71,329 40
Add amount of deductions on certificates still in force.....	(37)	16,483 30
Total deductions extended.....	1,605	976,912 70
Net endowment contracts on foot at 31st December, 1913.....	19,145	12,267,282 63



(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1912 .....	19,911	\$ 13,142,233 c.
Add contracts taken during 1913, new or renewed .....	839	341,000 00
Add amount by which various certificates were increased during 1913 .....	(9)	2,500 00
Gross number and amount of contracts on foot at any time during 1913 .....	20,750	13,485,733 67
	Number.	Amount.
Deductions:		
Contracts matured in 1913 by death ....	256	\$ 224,400 00
Contracts lapsed in 1913 .....	1,349	693,500 00
Contracts reduced during 1913 .....	(37)	16,483 30
Total deductions extended .....	1,605	934,383 30
Net insurance contracts .....	19,145	12,551,350 37
Number of certificate holders in good standing on 31st December, 1913 .....	17,270	22,765,633 00
Number of certificates temporarily suspended .....	1,875	2,053,000 00
Grand total of certificate holders 31st December, 1913 .....	19,145	24,818,633 00

## III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

## IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 804.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received Sick Benefits during 1913, 171.

Amount of benefits paid to sick members, \$3,180.00.

Number of weeks' sickness experienced in 1913, 795.

Total amount of cash to credit of fund, 31st December, 1913, \$5,268.58.

## V. ASSETS.

Cash value of bonds and debentures .....	\$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Nova Scotia, Amherst, N.S. ....	3,544 65
Bank of Toronto, Port Hope, Ont. ....	3,549 30
Bank of Commerce, St. Catharines, Ont. ....	3,549 17
Molsons Bank, Simcoe, Ont. ....	2,407 76
Molsons Bank, Trenton, Ont. ....	2,402 98
Royal Bank, Beeton, Ont. ....	2,395 74
Bank of Hamilton, Delhi, Ont. ....	2,321 55
Dominion Bank, Toronto, Ont. ....	67,885 11
Dues and assessments called, but not yet payable .....	39,535 08
Interest due and accrued .....	4,192 04
All other assets .....	1,414 47

Total assets Life Insurance Fund (not extended) .....	\$87,477 85
Total assets Endowment Fund (not extended) .....	204,192 04
Total assets Sick and Funeral Fund (not extended) ....	6,191 58
Total assets General and other Funds (not extended) ..	10,336 38
<hr/>	
Total assets . . . . .	\$308,197 85
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(For maturing endowments see *supra*.)

#### VI. LIABILITIES.

Amount of admitted claims .....	\$30,306 67
Supposed claims . . . . .	9,589 00
Other liabilities . . . . .	2,624 31
<hr/>	
Total liabilities . . . . .	\$42,519 98
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#### VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1913: None.

Assessments are made monthly.

Twenty-four assessments were made during 1913, each being payable the first day of each month.

The Society's accounts were audited in April, July, October, 1913, and January 1914.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1913 were as follows: A. R. Thompson, Merriton, Ont; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary, \$10,000.

Amount of bond of Supreme Treasurer, \$3,000.

Number of members in Ontario 31st December, 1913, 17,221.

Amount of insurance in force in Ontario at 31st December, 1913, \$22,926,500.00.

Number of members in Ontario who died during 1913, 238.

Amount of death benefits paid Ontario members during 1913, \$363,032.53.

Amount of disability benefits paid to Ontario members during 1913, \$5,070.00.

Amount of endowment benefits paid in 1913, \$65,199.40.



## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$290,320.94.

Cash received during 1913 from:

Application fees .....	\$1,016 50
Assessments .....	418,648 02
Per capita tax and levies .....	32,671 65
Charter fees .....	11 00
Supplies sold .....	388 79
Interest and dividends .....	12,911 12
Premiums and guarantees .....	8 00
All other sources .....	57 41
 Total receipts .....	 \$465,712 49

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission .....	\$15,231 88
Law costs .....	282 54
Registration fees .....	125 00
Expenses of annual meeting .....	3,657 00
Supplies bought .....	1,119 51
Travelling expenses .....	72 25
Rent, light, heat and taxes .....	1,219 03
Salaries, officers, auditors .....	5,468 35
Clerk hire .....	3,367 73
Medical Examiner—salary and expenses .....	511 60
Official journal .....	2,032 99
Printing, stationery and advertising .....	587 91
Postage, telegrams and express .....	555 57
Premiums for guarantee of lodge officers .....	59 50
Other management expenses (detailed in memo.) .....	644 38
 Total expenses of management .....	 \$34,935 24

(b) *Miscellaneous Expenditure.*

Endowment benefits .....	65,899 40
Life insurance claims other than endowments .....	383,532 53
Sick benefits .....	3,180 00
Total disability benefits .....	5,430 00

Grand totals ..... \$492,977 17

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	622	562,500 00	281 25	1	1,000 00
25-29.....	1,085	1,099,500 00	568 26	5	4,500 00
30-34.....	1,599	1,646,500 00	896 73	5	4,000 00
35-39.....	1,943	2,096,000 00	1,204 61	7	6,000 00
40-44.....	2,299	2,676,500 00	1,647 64	4	3,500 00
45-49.....	2,795	3,479,000 00	2,283 56	18	22,000 00
50-54.....	2,779	3,787,500 00	2,672 10	29	44,000 00
55-59.....	2,401	3,530,000 00	2,663 09	38	57,000 00
60-64.....	1,738	2,790,000 00	2,256 07	37	58,000 00
65-69.....	1,121	1,995,000 00	1,799 29	46	91,000 00
70-74.....	521	981,500 00	956 75	41	78,000 00
75-79.....	155	298,000 00	298 00	15	28,000 00
80-84.....	79	147,000 00	147 00	8	20,000 00
85 and over.....	8	14,000 00	14 00	2	3,000 00
Totals.....	19,145	25,103,000 00	17,688 35	256	420,000 00

At the Annual Meeting of this Society held in March, 1914, the National Fraternal Congress rate for all members at attained ages was adopted. To take effect 1st May, 1914.

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- James A. Minnis, President.....Kingston.
- John O. Donogh, Vice-President .....Toronto.
- R. Meek, Secretary-Treasurer .....Kingston

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.		Amount.
			\$ c.
Contracts in force 31st December, 1912 .....	28,115		33,393,000 00
Add contracts taken during 1913, new or renewed.....	2,171		2,283,250 00
Add amount by which various certificates were increased during 1913. ....			73,000 00
Gross number and amount of contracts on foot at any time during 1913	30,286		35,749,250 00
	Number.	Amount.	
Deductions:		\$ c.	
Contracts matured in 1913.....	211	271,500 00	
Contracts lapsed in 1913.....	1,556	1,637,000 00	
Contracts cancelled in 1913.....	2	2,000 00	
Contracts surrendered in 1913 .....	5	6,000 00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1913 .....		5,500 00	
Total deductions extended.....	1,774	1,922,000 00	1,774 1,922,000 00
Net contracts on foot at 31st December, 1913.....	28,512		33,827,250 00

III. AND IV. SICK AND FUNERAL BENEFITS.—None.



## V. ASSETS.

Cash value of bonds, debentures, etc. ....	\$1,157,951 19
Cash on hand .....	54 29
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Kingston, Ont. ....	53,177 63
Montreal Bank, Kingston, Ont. ....	12,991 48
Montreal Bank, Port Hope .....	6,070 27
Quebec Bank, Quebec .....	5,000 00
Dues and assessments called, but not yet payable .....	70,749 10
All other assets .....	5,722 44
Total assets .....	<u>\$1,311,716 40</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$31,500 00
Total liabilities .....	<u>\$31,500.00</u>

## VII. MISCELLANEOUS.

Actions instituted against the Society in 1913. None.

Six assessments were made during 1913, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book form of Membership and Insurances; Registry of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1913. John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1913.

No changes were made, during 1913, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.

Number of members in Ontario at 31st December, 1913, 16,621.

Number of certificate holders in Ontario, at 31st December, 1913, 16,621.

Number of members in Ontario who died during 1913, 139.

Amount of insurance in force in Ontario at 31st December, 1913, \$19,497,500.00.

Amount of death benefits paid to Ontario members during 1913, \$175,345.41.

Amount of disability benefits paid to Ontario members during 1913, \$1,000.00.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$68,121.83.

Cash received during 1913 from:

Application fees .....	\$806 00
Assessments . . . . .	395,484 67
Per capita and levies .....	34,228 95
Interest and dividends .....	57,387 62
All other sources .....	975 03
Repayment of investments (not extended), \$31,664.21.	

Total cash receipts .....	<u>\$488,882 27</u>
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#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1913 for:

Commission . . . . .	\$8,983 27
Law costs .....	369 25
Registration (Ontario, \$25) .....	250 00
Annual meeting .....	1,287 10
Supplies bought .....	433 66
Travelling expenses .....	4,861 57
Rent, heat and taxes .....	1,200 00
Salaries, officers' and auditors' fees .....	10,710 34
Medical Examiners' salary and expenses .....	1,037 00
Printing, stationery and advertising .....	1,622 25
Postage, telegrams, telephone and express .....	1,749 94
Premium for guarantee of lodge officers .....	328 39
Commissions on collections of assessments .....	25,752 00
Commissions on fees .....	646 25
Commission on capita tax .....	2,221 66
Canadian Fraternal Association .....	65 00
British Columbia Board .....	150 00
Manitoba Board .....	300 00
Other management expenses (detailed in memo.) .....	1,433 82

Total expenses of management .....	<u>\$63,402 00</u>
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##### (b) Miscellaneous Expenditure.

Life insurance claims other than endowment .....	271,680 83
Total disability benefits .....	3,500 00
Expenditure other than foregoing .....	1,559 99
Investments (not extended), \$195,293.57.	

Total expenditure .....	<u>\$340,142 82</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	920	904,000 00	902 89	5	4,278 76
25-29.....	3,517	3,682,750 00	3,757 68	7	8,969 38
30-34.....	5,094	5,515,250 00	5,741 53	19	19,644 30
35-39.....	5,234	5,908,500 00	6,457 85	24	25,337 88
40-44.....	4,465	5,336,750 00	6,017 37	12	13,967 77
45-49.....	3,394	4,324,750 00	4,935 71	29	33,522 26
50-54.....	2,589	3,518,000 00	3,911 16	17	23,386 78
55-59.....	1,595	2,224,750 00	2,485 08	12	16,863 33
60-64.....	923	1,310,000 00	1,545 62	24	33,873 70
65-69.....	475	686,750 00	774 48	26	36,459 76
70-74.....	200	285,250 00	312 55	20	29,178 86
75-79.....	77	95,000 00	105 51	9	12,000 00
80-84.....	23	27,000 00	32 40	5	6,000 00
85 and over.....	6	8,500 00	8 88	1	1,000 00
Totals.....	28,512	33,827,250 00	36,988 71	210	264,482 78



THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 23rd December, 1879.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. A. Stewart, High Chief Ranger.....	Perth, Ont.	
J. A. A. Brodeur, High Vice-Chief Ranger .....	Montreal, Que.	
Alf. P. VanSomerén, High Secretary .....	Brantford, Ont.	
Robert Elliott, High Treasurer .....	Brantford, Ont.	
J. A. Stewart.....	} Elected Members.....	Perth, Ont.
J. A. A. Brodeur....		Montreal, Que.
W. M. Couper.....		Montreal, Q.e.
H. J. Stevenson....		Toronto, Ont.
R. T. Kemp.....		Listowel, Ont.
A. R. Galpin.....		London, Ont.
F. H. Davidson ....		Winnipeg, Man.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$89,925,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts for Endowments or for Benefits in the nature thereof: None.
- (b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1912 .....	87,536		86,978,500	00
Add contracts taken during 1913, new or renewed.....	8,267		7,901,500	00
Gross number and amount of contracts on foot at any time during 1913	95,803		94,880,000	00
	Number.	Amount.		
Deductions:				
Contracts matured in 1913.....	554	\$ 562,361	19	
Contracts lapsed and cancelled in 1913.	4,694	4,392,638	81	
Total deductions extended. ....	5,248	4,955,000	00	
Net contracts in force 31st December, 1913.....	90,555		89,925,000	00

## III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1913, 59,959.

Number of members of the Society who died during 1913, 554.

The total amount of Funeral Benefits paid in 1913, High Court, \$12,270.00; Subordinate Courts, \$2,912.52.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1913, was: High Court, \$348,213.19; Subordinate Courts, \$187,026.93.

## IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1913, 6,938.

Total amount of Sick Benefits paid in 1913, High Courts, \$168,709.10; Subordinate Courts, \$24,150.19.

Number of weeks' sickness experienced in 1913, 38,942.

Amount paid for medical attendance during 1913 (subordinate), \$7,616.42.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1913. See under Funeral Benefits.

## V. ASSETS.

Cash value of real estate (office premises) .....	\$12,000 00
Cash value of bonds, debentures and other securities, as per list enclosed	4,632,243 33
Actual cash on hand, as per audit statement 31st December,	
1913 .....	\$187,026 93
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account) .....	\$90,499 53
Standard Bank, Brantford (current account) .....	5,274 52
Union Bank, Winnipeg (current account) .....	5,466 74
Royal Bank, Quebec .....	5,000 00
Standard Bank of Canada, Brantford (general fund account) ....	12,094 40
	<hr/>
	\$4,762,578 52
Less debit balance, Union Bank, Winnipeg .....	616 60
	<hr/>
	\$4,761,961 92
Total Life Insurance Fund (not extended) .....	\$4,449,701 50
Total Sick and Funeral Fund (not extended) .....	356,228 34
Interest due and accrued .....	92,866 81
Amount of all other assets .....	15,156 51
	<hr/>
Total assets .....	\$4,869,985 24

## VI. LIABILITIES.

Amount of claims admitted .....	\$40,250 00
Amount of Sick and Funeral Benefit claims, standing unpaid or un- adjusted . . . . .	423 90
Amount of all other liabilities .....	2,332 04
Total liabilities .....	<u>\$43,005 94</u>

## VII. MISCELLANEOUS.

No actions or proceedings were instituted by or against the Society during 1913. Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1913, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1913, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1912 were as follows: W. L. Roberts, Brantford; A. Shultis, Brantford, Ont.

Certain changes were made during 1913 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.00.

Number of certificate holders in Ontario at 31st December, 1913, 47,485.

Amount of insurance in force in Ontario at 31st December, 1913, \$47,267,500.00.

Number of members in Ontario who died during 1913, 325.

Amount of death benefits paid to Ontario members during 1913, \$332,375.66.

## VIII. CASH RECEIPTS.

	High Court.	District High Court.	Subordinate Courts.
Cash balance from 1912 (not extended), \$4,253,755.64.			
Cash received during 1913:			
Application and initiation fees .....			\$12,078 98
Dues . . . . .			169,778 76
Assessments . . . . .	\$966,671 17		
Capitation tax .....	108,173 46	\$11,084 30	
Fees . . . . .	16,205 75	1,730 00	
Supplies sold . . . . .	2,249 70	543 55	
Premiums for guarantee bonds .....	3,135 70	347 70	
Interest . . . . .	203,446 65	57 15	
Other sources .....	4,870 65	1,205 70	78,259 10
Cash received from investments (not extended), \$200,253.40.			
Totals . . . . .	<u>\$1,304,753 08</u>	<u>\$14,968 40</u>	<u>\$260,116 84</u>



## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1913 for:			
Capitation tax and Bond fees Dist. High Court .....		\$4,347 70	.....
Office expenses District High Court .....		477 58	.....
Organization expenses .....	\$56,384 90	4,234 25	.....
Law costs . . . . .	536 53		.....
Grants . . . . .	3,230 00	200 00	.....
Registration fees .....	95 00		.....
Executive Committee .....	1,264 12	57 45	.....
Interest and Exchange .....	710 08		.....
Expenses of High Court and District High Court Meetings .....	2,214 72	1,588 05	.....
Supplies bought .....	1,610 49	228 07	.....
Travelling expenses .....	886 49		.....
Rent, light, heat, taxes and water rates ....	914 06	408 00	.....
Managing officers' salaries and officers' and auditors' fees .....	8,179 15	2,760 00	.....
Medical Board expenses .....	3,844 54	272 25	.....
Clerk hire . . . . .	12,920 97	630 00	.....
Official journal . . . . .	6,617 26		.....
Printing (other than official journal), books, stationery and advertising .....	6,265 08	524 45	.....
Postage, telegrams, etc. ....	3,527 66		.....
Guarantee of officers .....	994 72		.....
Other management expenses in memo. ....	4,965 70	297 60	.....
Total expenses of management .....	\$115,161 47	\$16,025 40	

*(b) Miscellaneous Expenditure.*

Life insurance claims .....	562,361 19	.....	.....
Funeral benefits . . . . .	12,270 00	.....	2,912 52
Sick benefits . . . . .	168,709 10	.....	24,150 19
Medical attendance .....		.....	7,616 42
Expenditure other than foregoing .....	64 78	.....	214,556 25
(Cash paid for investments (not extended),) \$867,539.77.			
Total expenditure .....	\$858,566 54	\$16,025 40	\$249,235 38

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	11,361	10,699,000 00	6,522 01	34	31,500 00
25-29.....	13,538	12,839,500 00	8,091 63	32	28,800 00
30-34.....	14,686	14,113,500 00	9,229 19	53	50,747 13
35-39.....	14,681	14,341,000 00	9,952 15	60	58,232 13
40-44.....	12,311	12,357,000 00	9,204 78	63	63,107 15
45-49.....	9,982	10,411,000 00	8,133 38	64	67,109 33
50-54.....	7,095	7,709,500 00	6,347 30	72	76,107 18
55-59.....	3,921	4,308,500 00	3,738 56	62	71,118 23
60-64.....	1,758	1,889,000 00	1,635 59	50	49,826 43
65-69.....	807	839,000 00	685 15	25	26,916 37
70-74.....	282	285,000 00	198 85	24	23,984 90
75-79.....	98	98,000 00	64 45	10	10,000 00
80-84.....	34	34,000 00	22 10	5	4,912 34
85 and over.....	1	1,000 00	65	.....	.....
Totals.....	90,555	89,925,000 00	63,825 79	554	562,361 19

THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- C. H. Denton, Grand Master .....Tillsonburg.
- Adam Thompson, Past Grand Master .....Galt.
- C. H. Bampfylde, Deputy Grand Master .....Hamilton.
- Robert Fleming, Grand Secretary, 72 Queen St. W. .... Toronto.
- W. H. Shaw, Grand Treasurer, 391 Yonge St..... Toronto.
- A. E. Buchanan, Grand Lodge Representative..... Galt.
- R. A. Lewis, Grand Lodge Representative ..... Trenton.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or  
Funeral benefits in force 31st December, 1913 ..... \$2,700,598 42

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	55	18,200 00
Gross number and amount of contracts on foot at any time during 1913	55	18,200 00
	Number.	Amount.
Deductions:		
Contracts matured in 1913.....	18	\$3,600 00
Contracts surrendered in 1913.....	2	400 00
Contracts cancelled in 1913.....	1	200 00
Total deductions extended.....	21	4,200 00
Net endowment contracts on foot 31st December, 1913 .....	34	14,000 00



*(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral*

	Number.	Amount.
Net contracts in force 31st December, 1912 .....	3,632	\$ <del>and</del> c. 2,733,498 42
Add contracts taken in 1913, new or renewed.....	514	228,300 00
Gross number and amount of contracts on foot at any time during 1913	4,146	2,961,798 42
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913.....	50	35,892 50
Contracts lapsed, surrendered or cancelled in 1913 .....	372	224,307 50
Add to above deductions the amount by which various certificates still on foot were reduced during 1913.....	2	1,000 00
Total deductions extended.....	424	261,200 00
	424	261,200 00
Net contracts on foot 31st December, 1913 .....	3,722	2,700,598 42

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies, at 31st December, 1913, 3,722.

Fifty members died during 1913, and the amount of funeral benefits paid was \$1,980.00.

Twenty-four members' wives died in 1913, and the amount of funeral benefits paid in 1913, was \$480.00.

Total cash standing to credit of Funeral Fund, 31st December, 1913. None.

## IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1913: Grand Body, 11; Subordinates, 326.

The total amount of benefits paid in 1913: Grand Body, \$163.45; Subordinates, \$5,159.39.

Number of weeks' sickness experienced in 1913: Grand Body, 35; Subordinates 1,531.

The total amount paid for medical attendance was \$2,222.89.

Total cash standing to credit of Sick Fund; Grand Body, \$1,860.38.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages .....	\$8,300 00	\$7,329 00
Cash value of bonds, debentures and securities .....	122,788 57	207 76
Cash on hand .....	6 26	.....
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Imperial Bank, Toronto .....	8,367 33	15,843 83
Dues and assessments due and unpaid .....	3,340 10	1,809 68
Interest due and accrued on mortgages .....	646 11	.....
Interest due and accrued on bonds, debentures and securities .....	1,654 05	.....
Total assets of Life Insurance Fund (not extended) . . . . .	\$143,816 68	
Total assets of Sick Fund (not extended) ...	1,860 38	
Total assets of Guarantee Fund(not extended)	500 00	
All other assets .....	2,852 32	7,171 05
Total assets . . . . .	<u>\$147,954 74</u>	<u>\$32,361 32</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$2,350 00	.....
Amount of claims supposed or reported or unadjusted .....	250 00	.....
Amount of other liabilities .....	3,883 54	980 90
Total liabilities . . . . .	<u>\$6,483 54</u>	<u>\$980 90</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1913. None.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1913.

The Society's books were duly audited.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited 6th November, 1913.

Names and post office addresses of the auditors for 1913 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

Certain changes were, during 1913, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 3,920.

Number of certificate holders in Ontario at 31st December, 1913, 3,536.

Amount of insurance in force in Ontario at 31st December, 1913, \$2,546,348.42.

Number of members in Ontario who died during 1913, 49.

Amount of death benefits paid to Ontario members during 1913, \$34,892.50

Amount of disability benefits paid to Ontario members during 1913, \$200.00

Amount of endowment benefits paid to Ontario members during 1913, \$3,600.00.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Grand Body, \$17,895.15.

Cash balance from 1912, (not extended); Subordinate Body, \$16,206.26.

	Grand Body.	Subordinate Bodies.
Cash received, during 1913, from:		
Initiation fees .....		\$455 00
Registration fees .....	\$545 50	23,093 63
Assessments (premiums) .....	41,573 72	.....
Per capita tax and levies .....	8,001 82	.....
Degrees and cards .....		33 00
Supplies sold . . . . .	70 16	.....
Rent . . . . .		900 67
Interest . . . . .	8,050 16	310 80
Premiums for guarantee .....	253 50	.....
All other sources .....	4,535 44	1,066 03
From investment, (not extended), \$9,818.53.		
Total receipts .....	\$63,030 30	\$25,859 13

#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Per capita tax or levies .....		\$10,788 35
Commission and organization .....	\$3,921 60	.....
Law costs .....	70 35	.....
Registration fees .....	35 00	.....
Investigation of claims .....	125 30	.....
Interest . . . . .	760 50	.....
Expenses of meeting .....	844 75	.....



Supplies bought .....	160 43	.....
Travelling expenses .....	364 95	.....
Rent, light, heat and taxes .....	600 00	1,809 75
Salaries, officers' and auditors' fees .....	2,312 50	.....
Clerk hire .....	1,126 00	1,858 59
Medical Examiner's salary .....	387 50	.....
Official journal of proceedings .....	921 53	.....
Printing, stationery and advertising .....	249 50	.....
Postage, telegrams and express .....	277 27	.....
Premium for guarantee .....	16 00	.....
Other expenses (memo. enclosed) .....	142 40	.....
Total expenses of management .....	\$12,315 58	\$14,456 69

(b) *Miscellaneous Expenditure.*

Endowments .....	3,600 00	.....
Life insurance claims .....	35,892 50	.....
Funeral benefits .....	2,460 00	.....
Sick benefits .....	163 45	5,159 39
Disability benefits .....	300 00	.....
Medical attendance .....	.....	2,222 89
Other expenditure .....	652 77	4,332 59
Cash paid for investments (not extended), \$26,986.09		

Total expenditure .....	\$55,384 30	\$26,221 56
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Attained ages.	Number of members	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1.	Col. 2.	Col. 3.	Col. 4.	Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	314	180,000 00	165 20	1	500 00
25-29.....	326	204,500 00	205 37	3	1,742 50
30-34.....	414	256,750 00	274 72	2	1,500 00
35-39.....	504	347,302 00	392 76	3	2,000 00
40-44.....	487	369,100 00	436 45	3	2,500 00
45-49.....	461	380,250 00	491 44	4	2,250 00
50-54.....	439	360,486 42	517 00	5	3,600 00
55-59.....	280	240,750 00	405 36	1	1,300 00
60-64.....	235	200,250 00	352 94	7	7,700 00
65-69.....	138	118,310 00	235 67	8	8,200 00
70-74.....	38	30,000 00	60 04	7	3,700 00
75-79.....	6	4,500 00	9 62	2	700 00
80-84.....	1	500 00	1 00	2	200 00
85 and over .....	79	7,900 00	10 27	.....	.....
Totals.....	3,722	2,700,598 42	3,557 84	48	35,892 50

## THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 58 Richmond St. East, Toronto.*

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1913, were as follows:

E. A. Miller, Supreme President .....Aylmer.  
 W. H. Randall, Supreme Vice-President.....Toronto.  
 T. Ferguson, Past Supreme President .....West Toronto.  
 John W. Carter, Supreme Secretary.....Toronto.  
 C. Meech, Supreme Treasurer.....Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1913, \$4,636,025.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
Contracts in force 31st December, 1912 .....	5,032		\$	c.
Contracts taken during 1913.....	219		4,619,150	00
Add amount by which various certificates were increased during 1913 .....			175,250	00
			1,500	00
Gross number and amount on foot at any time during 1913.....	5,251		4,795,900	00
	Number.	Amount.		
Deductions:				
Contracts matured in 1913.....	70	\$	70,725	00
Contracts lapsed in 1913.....	103		87,750	00
Amount by which various certificates still on foot were reduced .....			1,400	00
Total deductions extended.....	173		159,875	00
			173	159,875 00
Net contracts on foot 31st December, 1913 .....	5,078		4,636,025	00

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 35,213; juveniles, 2,282.

Number of members of the Society who died during 1913, 226.

The total amount of funeral benefits paid in 1913 was \$22,250.00.

Number of members' wives who died during 1913, 131, and the amount paid in respect thereof was \$6,425.00.

Number of members' children who died during 1913, 20, amount paid in respect thereof was \$292.50.

Number of juvenile members who died during 1913, 1; amount paid in respect thereof, \$5.00.

Total cash standing to credit of juvenile funeral benefit fund at 31st December, 1913, \$3,301 40.

The total amount of cash standing to credit of fund at 31st December, 1913, was \$36,269.78.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1913, 3,735.

The total amount of benefits paid during 1913: Supreme body, nil; Subordinate bodies, \$54,105.84; Juvenile branch, \$986.53.

Number of weeks' sickness experienced in 1913, was 18,362.

Amount paid for medical attendance during 1913 was: Subordinate bodies, \$43,069.94; Juvenile branch, \$1,847.82.

Total amount of cash standing to credit of fund at 31st December, 1913: Supreme body, \$352.53; Subordinate bodies, \$262,958.78; Juvenile branch, \$9,591.86.

## V. ASSETS.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate .....	\$37,474 93	.....	.....
Cash value of mortgages .....	15,500 00	.....	.....
Actual cash on hand 31st December, 1913 .....	448 65	\$9,438 33	\$508 88
Cash deposit in the following banks:			
Imperial Bank, Toronto, and Victoria Loan and Savings company (Lindsay) .....	90,273 35	.....	.....
Sundry banks, sundry places .....	.....	253,520 45	9,082 98
Interest due and accrued .....	1,894 15	.....	.....

Total assets, Insurance Fund (not extended) . . . . .	\$56,520 42		
Total assets, Sick Fund . . . . .	272,550 64		
Total assets, Guarantee Fund . . . . .	5,522 09		
Total assets, General Fund . . . . .	56,694 92		
Total assets, Funeral Fund . . . . .	39,571 18		
Aggregate of all other assets . . . . .	12,717 53		
Total assets . . . . .	\$158,308 61	\$262,958 78	\$9,591 86

## VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies	Juvenile Branches.
Amounts of claims admitted by the Society . . . .	\$5,675 00		
Amount of other liabilities . . . . .		\$3,848 18	\$126 19
Total liabilities . . . . .	\$5,675 00	\$3,848 18	\$126 19

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1913.

Assessments for the purpose of life insurance are made monthly.

Thirteen such assessments were made during 1913, payable first of each month.

The books and accounts were duly audited 3rd February, 1914.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

No changes were made in relation to the management of the Society with respect to the constitution during 1913.

Amount of bond of Grand Secretary, \$3,000.

Amount of bond of Grand Treasurer, \$1,000.

Numbers of members in Ontario, 21,844.

Number of certificate holders in Ontario, 3,606.

Amount of insurance in force in Ontario at 31st December, 1913, \$3,692,875.00.

Number of members in Ontario who died during 1913, 56.

Amount of insurance benefits paid to Ontario members in 1913, \$56,725.00

Amount of disability benefits paid to Ontario members in 1913, \$900.00.

Amount of funeral benefits paid to Ontario members during 1913, \$19,590.00.



## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Supreme Lodge, \$94,979.51.  
 Juvenile and Subordinate, \$235,681.36.

Cash received during 1913 from:

	..Supreme Body.
Registration (F. Ben.) .....	\$3,262 50
Dues . . . . .	110 60
Assessments: Funeral and Beneficiary .....	81,460 67
Per capita tax and levies .....	28,611 84
Charter fees . . . . .	276 80
Supplies sold . . . . .	7,419 67
Interest . . . . .	3,108 16
Premiums for guarantee of lodge officers .....	396 77
Rent . . . . .	5,222 92
All other sources .....	213 05
Cash received from investments, \$100.00.	
Total receipts .....	<u>\$130,082 98</u>

Receipts by Subordinate branches, \$229,325.95.

Receipts by Juvenile branches, \$6,035.00.

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Supreme Body.	Subordinate Bodies	Juvenile Branches.
Cash paid during 1913 for:			
Commission . . . . .	\$2,998 35		
Law costs .....	86 60		
Registration fees .....	140 00		
Investigation of claims .....	96 00		
Supplies bought .....	4,844 24		
Travelling expenses .....	2,375 25		
Rent, light, heat and taxes .....	6,995 05		
Managing officers' salary and expenses .....	3,000 00		
Medical examiner's fees .....	134 00		
Clerk hire .....	3,267 00		
Official Journal .....	3,485 00		
Printing, stationery and advertising .....	2,633 54		
Postage, telegrams and express .....	1,422 94		
Premiums for guarantee of lodge officers ....	17 00		
Other management expenses .....	559 25		
Total expenses of management .....	<u>\$32,054 22</u>		

(b) Miscellaneous Expenditure.

Life insurance payments .....	70,725 00	.....	.....
Funeral benefits . . . . .	28,972 50	.....	.....
Total disability benefits .....	900 00	.....	.....
Gratuities to distressed members .....	50 00	.....	.....
Expenditures other than foregoing .....	1,638 77	202,048 53	5,101 52
<hr/>			
Total expenditure .....	\$134,340 49	\$202,048 53	\$5,101 52

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
<hr/>					
		\$ c.	\$ c.		\$ c.
16-24.....	177	155,750 00	124 72	.....	.....
25-29.....	289	252,250 00	215 24	.....	.....
30-34.....	508	460,250 00	403 83	2	2,000 00
35-39.....	514	490,000 00	441 92	3	4,000 00
40-44.....	665	646,500 00	589 15	3	3,000 00
45-49.....	696	748,200 00	641 22	3	4,000 00
50-54.....	577	629,000 00	536 00	7	7,500 00
55-59.....	395	463,000 00	402 72	7	9,000 00
60-64.....	308	349,800 00	312 28	11	12,000 00
65-69.....	256	289,700 00	295 14	15	14,900 00
70-74.....	107	109,000 00	125 19	11	11,300 00
75-79.....	23	21,950 00	34 63	2	1,025 00
80-84.....	7	7,900 00	13 64	1	1,000 00
85 and over.....	1	1,000 00	2 67	1	1,000 00
<hr/>					
Totals.....	4,523	4,624,300 00	4,138 35	66	70,725 00

SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 46 King Street West, Toronto.

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- F. S. Mearns, Grand Chief..... Toronto.
- A. C. Gordon, Grand Chieftain ..... Toronto.
- Alexander Hay, Grand Treasurer..... Toronto.
- Donald M. Robertson, Grand Secretary, 54 Canada Life Bldg..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits, \$5,185,387.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	6,844	5,236,387 00
Add contracts taken during 1913 .. .....	595	308,250 00
Gross number and amount of contracts on foot at any time during 1913	7,439	5,544,637 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913 .....	85	71,250 00
Contracts lapsed in 1913 .....	503	288,000 00
Contracts surrendered in 1913.....		
Contracts cancelled in 1913.....		
Total deductions extended.....	588	359,250 00
Net contracts on foot 31st December, 1913.....	6,851	5,185,387 00

## III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

## IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1913, 50.

Total amount of benefits paid in 1913, in respect of sick members, \$725.84.

Number of weeks' sickness experienced during 1913, 186 1-7.

Total amount of cash standing to credit of fund, \$4,860.32.

## V. ASSETS.

Cash value of mortgages and bonds .....	\$26,300 00
Cash value of debentures, etc. ....	425,264 74
Cash on hand .....	3,341 43
Cash on deposit, Bank of Hamilton, Toronto .....	27,294 73
Imperial Bank, Toronto .....	2,836 43
Royal Bank, Ingersoll .....	5,631 64
Royal Bank, Toronto .....	4,861 27
Bank of Hamilton, Toronto (Sick Benefit Fund) .....	4,759 64
Deposit with Quebec Government .....	5,000 00
	<hr/>
	\$505,289 88
Less outstanding cheque .....	12 24
	<hr/>
Total assets .....	<u>\$505,277 64</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$13,000 00
	<hr/>
Total liabilities .....	<u>\$13,000 00</u>

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1913, payable on the 1st day of each month.

The Society's accounts were audited 8th and 9th January, 1914. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1913 were: A. D. McIntyre, Williamstown, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

No changes were made, during 1913, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1913, 6,037.

Number of members in Ontario who died during 1913, 79.

Amount of death benefits paid to Ontario members during, 1913, \$71,516.28.

Amount of insurance in force in Ontario, 31st December, 1913, \$4,646,887.00.



## VIII. CASH RECEIPTS.

Cash balance from 1912, \$470,768.34.

	Grand Camp.	Subordinate Camps.
Cash received during 1913 from:		
Initiation fees .....		\$1,126 50
Dues . . . . .		15,311 78
Assessments (sick benefit) .....	2,014 01	2,294 82
Assessments (insurance) .....	90,485 74	89,410 87
Per capita tax .....	12,373 07	.....
Supplies sold .....	902 20	.....
Interest . . . . .	19,594 97	.....
All other . . . . .	1,091 00	2,653 24
Total cash receipts .....	\$126,460 99	\$110,797 21

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1913 for:		
Commission and organizing .....	\$3,333 83	\$869 75
Per capita tax .....	.....	12,191 34
Expenses of annual meeting .....	2,671 90	.....
Registration fees .....	140 00	.....
Fraternal Association fee .....	40 00	.....
Rent, etc. ....	83 76	.....
Guarantee bond Grand Secretary .....	128 40	.....
Supplies bought . . . . .	176 52	910 43
Travelling expenses . . . . .	208 02	.....
Medical Examiner's salary and expenses .....	572 49	.....
Salaries, officers', committees' and auditors' fees .....	2,619 96	.....
Clerk hire . . . . .	1,250 04	.....
Postage, telegrams and express .....	296 43	.....
Printing, stationery, etc. ....	1,188 50	.....
Other expenses . . . . .	754 85	.....
Total expenses of management .....	\$13,464 70	\$13,971 52

## (b) Miscellaneous Expenditure.

Life insurance claims other than endowments .....	77,726 96	.....
Sick benefits .....	725 84	2,269 18
Expenditure other than foregoing .....	34 19	5,210 63
Total expenditure . . . . .	\$91,951 69	\$21,451 33

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	373	200,500 00	188 57	1	250 00
25-29.....	613	357,000 00	361 50	.....	.....
30-34.....	707	421,000 00	467 45	1	500 00
35-39.....	752	511,323 00	609 16	3	2,000 00
40-44.....	805	569,098 00	727 14	10	7,980 95
45-49.....	903	713,151 00	1,028 70	5	2,475 79
50-54.....	880	736,119 00	1,157 56	8	7,000 00
55-59.....	693	607,161 00	1,065 52	15	10,871 00
60-64.....	560	523,035 00	1,088 86	12	11,357 72
65-69.....	383	356,000 00	850 26	17	15,421 61
70-74.....	121	130,000 00	335 13	12	10,380 88
75-79.....	59	59,500 00	180 78	5	4,338 11
80-84.....	2	1,500 00	4 58	15	10,730 95
85 and over.....	.....	.....	.....	.....	.....
Totals.....	3,851	5,185,387 00	8,065 21	104	83,307 01

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 10 Benti Street, Toronto, Ont.*

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Lt.-Col. J. H. Scott, K.C., President.....	Walkerton.
Isaac Crowley, Secretary .....	Toronto.
Frank Somers, Jr., Treasurer .....	Toronto.
W. D. McPherson, K.C., Executive .....	Toronto.
Frank Somers, Sr., Executive .....	Toronto.
Richard Gilday, Executive .....	Toronto.
H. C. Hocken, Executive .....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1912 .....	6,097	\$ 5,888,000 00 c.
Add contracts taken during 1913, new or renewed.....	924	884,500 00
Gross number and amount of contracts on foot at any time during 1913	7,021	6,772,500 00
	Number.	Amount.
Deductions :		
Contracts matured in 1913. ....	54	\$ 53,500 00 c.
Contracts lapsed in 1913 .....	531	495,500 00
Total deductions carried out ....	585	549,000 00
Net contracts on foot at 31st December, 1913. ....	6,436	6,223,500 00
Number of certificate holders in good standing at 31st December, 1913	6,436	6,223,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1913.—No information.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Primary Lodges.

## V ASSETS.

Cash value of bonds, debentures, etc. ....	\$36,256 46
Cash in Secretary's hands .....	144 55
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto. ....	25,244 87
Total assets . . . . .	<u>\$61,645 88</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$4,000 00
Total liabilities . . . . .	<u>\$4,000 00</u>

## VII. MISCELLANEOUS.

One action instituted against the Society to recover payment under a certificate of insurance for \$1,000.00; Non payment of assessments, Judgment given for the Society in appeal.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1913, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 13-16, 1914.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1913 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

No changes were, during 1913, made in the constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, \$3,000; Treasurer's bond,—None

Number of certificate holders in Ontario, 4,438.

Amount of insurance in force in Ontario, 31st December, 1913, \$4,268,500.00.

Number of members in Ontario who died during 1913, 39.

Amount of death benefits paid to Ontario members during 1913, \$35,500.00.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$39,105.44.

Cash received during 1913, from:

Application fees . . . . .	\$2,691 00
Dues . . . . .	6,521 00



Assessments . . . . .	72,887 11
Interest . . . . .	2,009 11
Other sources . . . . .	155 00
Repayment of investments, \$304.30.	

Total receipts . . . . .	<u>\$84,263 22</u>
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## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1913 for:

Commission and organization expenses . . . . .	\$5,714 71
Law costs . . . . .	151 00
Registration fees . . . . .	131 65
Supplies bought . . . . .	191 40
Travelling expenses . . . . .	283 64
Rent, light, heat and taxes . . . . .	599 90
Salaries, officers' and auditors' fees . . . . .	2,182 97
Medical examiner's salary and expenses . . . . .	2,075 50
Clerk hire . . . . .	2,158 11
Printing, stationery and advertising . . . . .	1,047 60
Postage, telegrams and express . . . . .	646 78
Premiums for guarantee . . . . .	17 50
Other expenses . . . . .	22 02

Total expenses of management . . . . .	<u>\$15,222 78</u>
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## (b) Miscellaneous Expenditure.

Life insurance claims . . . . .	46,500 00
For investments (not extended), \$13,790.73.	

Total expenditure . . . . .	<u>\$61,722 78</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 3	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	623	599,500 00	553 53	1	1,000 00
25-29.....	731	697,500 00	704 61	2	2,000 00
30-34.....	801	753,000 00	797 83	1	1,000 00
35-39.....	813	775,000 00	846 88		
40-44.....	823	786,500 00	882 69	6	6,000 00
45-49.....	783	758,000 00	887 29	4	3,500 00
50-54.....	701	693,500 00	734 07	3	3,000 00
55-59.....	548	547,500 00	546 76	6	6,000 00
60-64.....	271	271,000 00	262 77	7	7,000 00
65-69.....	199	199,000 00	205 03	5	5,000 00
70-74.....	111	111,000 00	133 14	9	9,000 00
75-79.....	24	24,000 00	30 66	3	3,000 00
80-84.....	6	6,000 00	9 20		
85 and over.....	2	2,000 00	4 75		
Totals.....	6,436	6,223,500 00	6,599 21	47	46,500 00

SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 407 Shawmut Avenue, Boston, Mass.

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Frank B. Wikersham, Supreme Regent ..... Harrisburg, Pa.  
Samuel N. Hoag, Supreme Vice-Regent ..... Mt. Vernon, N.Y.  
Alfred T. Turner, Supreme Secretary ..... Boston, Mass.  
A. S. Robinson, Supreme Treasurer ..... St. Louis, Mo.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1913, \$477,831,500 00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number,		Amount.	
			\$	c.
Contracts in force 31st December, 1912.....	250,314		482,516,803	44
Add contracts taken during 1913 new and renewed .....	12,466		14,758,500	00
Add amount of half cash payment liens against certificates .....	....		4,144,696	56
Add amount by which various certificates were increased during 1913 .....	....		708,000	00
Gross number and amount of contracts on foot at any time during 1913 .....	262,780		502,128,000	00
	Number.	Amount.		
			\$	c.
Deductions:				
Contracts matured in 1913 .....	3,733	8,623,000 00		
Contracts lapsed in 1913 .....	10,472	14,586,500 00		
Add to above deductions the amount by which various certificates still on foot were reduced during 1913.....	....	1,087,000 00		
Total deductions extended.....	14,205	24,296,500 00	14,205	24,296,500 00
Net contracts on foot at 31st December, 1913.....	248,575		477,831,500	00

## V. ASSETS.

Cash value of real estate, less incumbrances ..... \$ 45,000 00  
 Cash value of bonds, etc. .... 5,266,301 00

Cash on deposit to Society's credit, not drawn against, in the following  
 banks: W. & O. B. Fund.

American National Bank, Atlanta, Ga. ....	\$14,186 61
The American National Bank, Wilmington, N.C. ....	11,786 09
Boston Safe Deposit & Trust, Boston .....	17,887 92
National Shawmut Bank, Boston .....	13,083 02
National Exchange Bank, Baltimore .....	10,358 01
Mechanics Bank, Brooklyn .....	19,397 89
Central National Bank, Cleveland .....	10,902 85
First National Bank, Chicago .....	15,780 06
Merchants Loan & Trust Company, Chicago .....	13,579 53
People's State Bank, Detroit .....	19,867 67
The Bank of Toronto, Montreal .....	14,047 40
First National Bank, Minneapolis .....	10,219 66
First National Bank, New York .....	20,628 88
Garfield National Bank, New York .....	17,752 73
Corn Exchange Bank, New York .....	18,638 52
Market & Fulton National Bank, New York .....	19,733 25
Central National Bank, Philadelphia .....	23,499 11
Federal National Bank, Pittsburg, Pa. ....	5,731 29
First National Bank, Richmond, Va. ....	12,420 94
Mechanics-American National Bank, St. Louis .....	42,999 35
Merchants-Laclede National Bank, St. Louis .....	19,230 52
The Bank of Toronto, Toronto, Ont. ....	13,867 88
Broad Street National Bank, Trenton, N.J. ....	12,813 00
First National Bank, Utica, N.Y. ....	17,244 23
The National Bank of Westfield, N.Y. ....	27,819 35
Wells Fargo Nevada National Bank, San Francisco, Cal. ....	15,120 43
Slater Trust Company, Pawtucket, R.I. ....	11,902 84
State Bank of Evanston, Evanston, Ill. ....	18,050 53
Chambersburg Trust Company, Chambersburg, Pa. ....	9,886 14

Total . . . . . \$478,435 70

## General Fund.

National Shawmut Bank, Boston .....	\$10,099 87
Central National Bank, Cleveland .....	2,014 63
People's State Bank, Detroit .....	2,348 99
The Bank of Toronto, Montreal .....	2,152 91
Garfield National Bank, New York .....	7,369 41
Central National Bank, Philadelphia .....	2,829 97
Federal National Bank, Pittsburg, Pa. ....	2,612 66
Mechanics-American National Bank, St. Louis .....	3,219 44
The Bank of Toronto, Toronto, Ont. ....	2,289 08
Broad Street National Bank, Trenton, N.J. ....	2,632 03
First National Bank, Utica, N.Y. ....	2,760 20
The National Bank of Westfield, N.Y. ....	2,121 68

Totals . . . . . \$42,450 87  
 Contingent Fund of Supreme Officers . . . . . 8,500 00

Emergency Fund .....	209,883 72
Provincial Treasurer, Quebec .....	5,000 00
Dues and assessments due and unpaid .....	739,126 69
Interest due and accrued on bonds .....	80,871 68
Interest due and accrued on bank balances and deposits .....	1,405 07
Total assets of Life Insurance Fund (not extended) .....	\$1,159,992 01
Total assets of Emergency Fund (not extended) .....	5,495,726 40
Total assets of General and other funds (not extended) ...	269,975 13
All other assets .....	48,718 81
Total assets .....	<u>\$6,925,693 54</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$108,619 98
Amount of claims supposed or reported or unadjusted .....	29,000 00
Amount of Claims resisted (Classes D and E) .....	672,200 00
All other liabilities .....	2,603 11
Total liabilities .....	<u>\$812,423 09</u>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1913.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1913.

The accounts and books of the Society were audited for the year 1913.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1913: W. C. Shurtleff, Chicago, Ill.; L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md.

No changes were, during 1913, made in the organization and management of the Society.

No changes were, during 1913, made in the constitution and rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1913, 2,959.

Amount of insurance in force in Ontario at 31st December, 1913, \$6,124,500.00.

Number of members in Ontario who died in 1913, 42.

Amount of death benefits paid to Ontario members during 1913, \$109,428.60.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended) .....	\$793,488 06
Half cash loan not previously included .....	3,716,475 02

Cash received during 1913 from:

Dues .....	\$200,881 10
Assessments, half cash .....	942,003 75
Assessments, cash .....	7,751,195 31
Fines .....	637 90
Degrees and cards .....	4 00



Supplies sold .....	2,285 41
Interest and dividends .....	306,407 77
All other sources .....	7,482 93
Cash received from repayment of loans or investments (not extended) .....	\$107,600 00
Total cash receipts .....	<u>\$9,210,898 17</u>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1913 for:

Commission and organization expenses .....	\$29,710 61
Law costs .....	6,704 08
Registration fees, insurance departments .....	747 50
Investigating claims .....	1,530 70
Expenses annual meeting .....	24,176 59
Supplies bought .....	1,322 48
Travelling expenses .....	7,214 98
Rent, light, heat and taxes .....	4,992 98
Salaries, officers' and auditors' fees .....	29,541 69
Medical examiner .....	4,500 00
Clerk hire .....	56,885 47
Official Journal .....	23,403 88
Printing, stationery and advertising .....	14,014 47
Postage, telegrams and express .....	6,043 50
Other management expenses (detailed in memo.) .....	12,916 38
Total expenses of management .....	<u>\$223,705 31</u>

## (b) Miscellaneous Expenditure.

Life insurance claims .....	8,516,219 33
Half cash liens .....	4,279,589 19
Half cash lapses .....	53,694 25
Half cash cancellations .....	1,095 38
For investments, etc, (not extended) .....	\$9,887 50
Total expenditure .....	<u>\$13,074,303 46</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	8,222	9,475,000 00	73,695 51	29	36,000 00
25-29.....	15,919	19,681,000 00	179,891 85	47	54,000 00
30-34.....	24,236	33,564,500 00	313,845 71	111	141,000 00
35-39.....	32,425	50,018,500 00	479,129 75	170	271,500 00
40-44.....	36,321	65,112,000 00	684,596 00	275	483,500 00
45-49.....	36,118	74,731,500 00	921,218 72	352	762,000 00
50-54.....	32,895	73,853,500 00	1,114,684 76	437	1,010,000 00
55-59.....	26,197	61,265,500 00	1,129,744 88	527	1,275,500 00
60-64.....	18,486	44,756,000 00	1,009,009 95	604	1,473,000 00
65-69.....	10,259	25,521,500 00	1,419,686 39	515	1,310,000 00
70-74.....	4,569	11,861,000 00	790,787 23	324	856,500 00
75-79.....	2,002	5,396,000 00	370,333 78	208	568,000 00
80-84.....	742	2,070,000 00	142,573 32	88	247,000 00
85 and over.....	184	525,500 00	38,527 68	46	135,000 00
Totals.....	248,575	477,831,500 00	8,667,725 53	3,733	8,623,000 00

## THE KNIGHTS OF THE MACCABEES OF THE WORLD.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Woodward Avenue, Detroit, Mich.*

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883, incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Daniel P. Markey, Supreme Commander .....Detroit.  
 L. E. Sisler, Supreme Record Keeper .....Detroit.  
 J. B. McDannell, Trustee .....Buffalo.  
 James F. Downer, Trustee .....Chicago.  
 W. E. Blaney, Trustee .....Pittsburg, Pa.  
 R. B. Anderson, Trustee .....St. Louis, Mo.  
 S. W. Trussler, Trustee .....Camlachie, Ont.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1912 .....	271,407	\$ 331,972,045 58
Add contracts taken during 1913, new or renewed.....	28,192	28,487,000 00
Gross number and amount of contracts on foot at any time during 1913	299,599	360,459,045 58
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913 (Deaths) ....	2,859	3,823,640 31
Contracts lapsed in 1913 .....	26,717	28,016,279 89
Total deductions extended.....	29,576	31,839,920 20
Net contracts on foot at 31st December, 1913.....	270,023	328,619,125 38

## III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1913, was 13,457.

Number of members who died during 1913, 114.

Total amount of funeral benefits paid during 1913, \$5,700.00.

## IV. SICK BENEFITS.

Number of members who received sick and accidental benefits in 1913, 2,940.

Total amount of benefits paid, \$77,402.50.

Number of weeks' sickness experienced during 1913, 13,704.

Total amount of cash standing to credit of benefit fund, 31st December, 1913, \$38,627.78.

## V. ASSETS.

Cash value of real estate .....	\$125,000 00
Bonds, etc. . . . .	10,838,099 92
Actual cash on hand, 31st December, 1913 .....	2,106 88
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
First National Bank, New York .....	25,328 78
First National Bank, Detroit .....	332,492 47
Citizens' Commercial and Savings Bank, Flint, (Commercial Account) .....	8,852 19
Industrial Savings Bank, Flint. ....	58,000 00
Bank of Toronto, Toronto, Ont. ....	4,149 40
Southern Trust Co., Little Rock Ark. ....	10,000 00
Commercial National Bank, Charlotte, N.C. ....	1,000 00
People's State Bank, Detroit, Mich. ....	10,000 00
Wayne County and Home Savings Bank, Detroit, Mich. ....	10,000 00
National Bank of Commerce, Detroit, Mich. ....	10,000 00
Dime Savings Bank, Detroit, Mich. ....	10,000 00
Central Savings Bank, Detroit, Mich. ....	10,000 00
Marine National Bank, Buffalo, N.Y. ....	25,000 00
Fort Dearborn National Bank, Chicago, Ill. ....	25,000 00
Liberty Savings Bank, Pittsburgh, Pa. ....	25,000 00
First Trust and Savings Bank, Cal. ....	2,272 21
First National Bank, Oakland, Cal. ....	2,304 45
Insurance Depts., Ontario and Quebec .....	10,000 00
First National Bank, Oakland, Cal. ....	2,133 90
Industrial Savings Bank, Flint .....	591 48
Dues and assessments, due and unpaid on certificates in force (estimated) .....	349,000 00
Interest due and accrued .....	226,888 26
Total assets of Relief Fund No. 2 (not extended) .....	\$649 97
Total assets Life Benefit Fund (not extended) .....	447,528 95
Total assets Sick and Funeral Fund (not extended) .....	38,627 78
Total assets General Fund (not extended) .....	154,781 39
Total assets Emergency Fund (not extended) .....	11,235,908 47
Total assets Relief Fund No. 1 (not extended) .....	67,643 67
All other assets (Furniture and Fixtures) .....	16,724 59
<b>Total assets .....</b>	<b>\$12,139,944 53</b>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$146,337 95
Amount of claims supposed or reported .....	103,650 00
Amount of claims resisted .....	21,500 00
Amount of sick and accident claims due and unpaid, 31st December, 1913 .....	403 00
Present value of deferred liability claims, payable in instalments .....	677,494 67
Amount of other liabilities .....	44,192 87
<b>Total liabilities . . . . .</b>	<b>\$993,578 49</b>



## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1913.—None.

Assessments were made monthly in 1913.

Twelve assessments were made during the year 1913, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July, and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1913: Supreme Auditors—J. J. Volk, Dayton, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1913, in relation to insurance certificates or benefits.

No changes were, during 1913, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1913. ———

Number of certificate holders in Ontario, 31st December, 1913, 10,511.

Amount of insurance in force at 31st December, 1913, \$10,700,000.00.

Number of members in Ontario who died during 1913, 118.

Amount of death benefits paid to Ontario members during 1913, \$130,394.90.

Amount of disability benefits paid to Ontario members during 1913, \$22,450.93.

## VIII. CASH RECEIPTS.

Cash balances from 1912 (not extended), \$11,266,061.07.

Cash received during 1913:

Certificate fee . . . . .	\$2,847 35
Assessments . . . . .	4,517,657 11
Per capita tax . . . . .	341,865 96
Supplies sold . . . . .	6,738 55
Rent . . . . .	4,166 66
Interest . . . . .	550,156 12
Official publication . . . . .	2,918 27
All other sources . . . . .	2,292 14
Total receipts . . . . .	<u>\$5,428,642 16</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management*

Cash Paid during 1913 for:

Per capita tax, etc. . . . .	\$290,324 51
Commission and organization expenses . . . . .	145,771 07
Law costs . . . . .	8,678 25

Registration fees . . . . .	1,867 03
Investigation of claims . . . . .	4,603 03
Expenses of meeting . . . . .	289 03
Supplies bought . . . . .	9,830 12
Travelling expenses . . . . .	3,589 06
Rent, light, heat and taxes . . . . .	7,090 22
Officers' salaries and auditors' fees . . . . .	24,260 00
Medical Examiner's salary and expenses . . . . .	7,464 08
Clerk hire . . . . .	67,802 63
Printing official journal . . . . .	48,612 11
Printing, stationery, etc. . . . .	11,206 70
Postage, telegrams and express . . . . .	11,566 14
Other expenses . . . . .	3,813 45
Total expenses of management . . . . .	\$646,767 43

## (b) Miscellaneous Expenditure.

Life insurance claims other than endowments . . . . .	3,748,163 81
Sick and accident benefits . . . . .	83,102 50
Total disability benefits . . . . .	236,482 16
Gratuities to distressed members . . . . .	15,810 08
Adjustment on bonds . . . . .	19,237 02

Total expenditure . . . . . \$4,749,563 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	24,135	23,611,500 00	101,725 00	90	90,750 00
25-29.....	27,302	26,128,387 00	174,229 00	125	129,750 00
30-34.....	33,721	34,844,964 00	284,238 00	169	180,900 00
35-39.....	37,553	42,039,698 78	390,352 00	186	220,883 81
40-44.....	38,936	47,918,011 61	486,288 00	311	392,703 10
45-49.....	37,792	49,862,356 74	568,703 00	382	488,575 00
50-54.....	33,956	48,137,789 24	585,668 68	544	775,050 00
55-59.....	20,648	30,565,995 78	884,152 00	446	612,328 10
60-64.....	10,978	16,802,186 85	385,658 00	345	527,225 00
65-69.....	3,916	7,003,168 46	159,426 00	164	278,925 00
70-74.....	999	1,604,420 49	26,220 00	83	116,111 42
75-79.....	84	97,346 43	1,330 00	14	10,438 88
80-84.....	3	3,300 00	119 00		
85 and over.....					
Totals.....	270,023	328,619,125 38	4,048,108 68	2,859	3,823,640 31

THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL  
TEMPLARS OF TEMPERANCE.

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, James Street South, Hamilton, Ontario.*

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John A. Austin, Dominion Councillor ..... Toronto, Ont.

C. VanNorman Emory, Dominion Secretary ..... Hamilton, Ont.

I. CURRENCY OF INSURANCE CERTIFICATES.

No information.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	5,410	5,910,500 00
Add contracts taken during 1913, new or renewed.....	521	422,000 00
Add amount by which various certificates were increased during 1913 .....		2,000 00
Gross number and amount of contracts on foot at any time during 1913	5,931	6,334,500 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913 by death ....	72	97,500 00
Contracts surrendered for cash value ..	27	30,000 00
Contracts cancelled in 1913.....	428	366,000 00
Contracts reduced in 1913 .....		3,000 00
Total deductions extended.....	527	496,500 00
	527	496,500 00
Net contracts on foot 31st December, 1913 .....	5,404	5,838,000 00
Number of certificate holders in good standing on 31st December, 1913	5,023	5,631,000 00
Number of certificates temporarily suspended at 31st December, 1913	235	207,000 00
Grand total of certificate holders 31st December, 1913.....	5,258	5,838,000 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,277.

Sixteen members of the Grand Council died in 1913, and funeral benefits were paid amounting to \$800.00.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1913 sick benefits to 206 members.

Amount paid for sick benefits, \$3,973.00.

The total number of weeks' sickness experienced was 930.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1913, was \$10,414.33.

## V. ASSETS.

	Supreme Body.
Cash value of mortgages .....	\$169,600 00
Bonds, etc. . . . .	165,642 12
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton .....	31,877 73
Merchants Bank, Montreal . . . . .	5,307 16
Dues called but not yet payable .....	10,148 94
Interest due or accrued .....	8,140 35
Other Assets . . . . .	4,185 83
Total assets Life Insurance Fund (not extended) .....	\$388,643 20
Total assets General Fund and other funds (not extended) ..	6,258 93
Total . . . . .	<u>\$394,902 13</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$15,000 00
Amount of other claims .....	5,719 30
Total amount of all liabilities .....	<u>\$20,719 30</u>

## VII. MISCELLANEOUS.

One action was instituted against the Society during 1913: *Broom vs. Royal Temp-  
lars of Temperance*. Claim dismissed with costs.

Assessments are made for the purpose of life insurance each month, and are pay-  
able the first of each month. Twelve such assessments were made in 1913.

The Society's books were duly audited during 1913 monthly.

The following books of record and account are kept for purposes of insurance cer-  
tificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statisti-  
cal Inventory and two Ledgers.

Names and post office addresses of the auditors for 1913 were as follows: A. C. Neff,  
F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in 1913.



Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1913, 5,874.

Number of certificate holders in Ontario, 31st December, 1913, 3,903.

Amount of insurance in force in Ontario, 31st December, 1913, \$4,354,500.00.

Number of members in Ontario who died in 1913, 59.

Amount of death benefit claims paid to Ontario members during 1913, \$74,675 84.

Amount of cash surrender values paid during 1913, \$5,495.15.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$30,167.53.

Cash received during 1913:

	Supreme Body.	Grand Body.
Certificate fees . . . . .	\$39 50	.....
Assessment fees . . . . .	6,967 48	.....
Assessment (beneficiary) . . . . .	113,735 68	\$7,353 60
Per capita tax and levies . . . . .	1,254 27	3,335 25
Propagation fund . . . . .	2,398 77	.....
Supplies sold . . . . .	358 53	301 45
Charter fees . . . . .	.....	90 00
Interest and dividends . . . . .	18,179 84	453 96
Guarantee premiums . . . . .	101 25	.....
Commission . . . . .	.....	1,346 00
All other sources . . . . .	141 22	341 15
Received from Investments (not extended), \$28,514.17 ..		
Total . . . . .	\$143,176 54	\$13,821 41

#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

	Supreme Body.	Grand Body.
Cash paid during 1913 for:		
Charter fees . . . . .	.....	\$24 00
Per capita tax, etc. . . . .	.....	1,577 35
Commission and organization expense . . . . .	\$3,446 15	2,785 00
Law costs . . . . .	80 45	5 00
Registration fees . . . . .	35 00	.....
Interest . . . . .	281 85	.....
Expense annual or biennial meeting . . . . .	.....	434 70
Supplies bought . . . . .	371 13	193 23
Travelling expenses . . . . .	80 21	260 02
Rent, light, heat and taxes . . . . .	478 42	272 24
Managing officers' salaries and officers' and auditors' fees	1,830 00	1,520 00

Medical officers' salaries and expenses .....	283 00	322 60
Clerk hire . . . . .	580 00	790 00
Official journal . . . . .	2,541 90	.....
Printing (other than official journal), stationery and advertising . . . . .	313 80	576 24
Postage, telegrams and express .....	335 04	165 07
Premiums for guarantee .....	82 55	.....
Other management expenses detailed in memo. ....	610 03	120 33
<hr/>		
Total expenses of management .....	\$11,349 53	\$9,045 78

(b) *Miscellaneous Expenditure.*

Cash surrender benefits .....	7,325 15	.....
Life insurance claims, other than endowments .....	94,675 84	.....
Funeral benefits . . . . .	.....	800 00
Sick benefits . . . . .	.....	3,973 00
Cash paid for investments, \$51,322.83.		
<hr/>		
Grand totals . . . . .	\$113,350 52	\$13,818 78

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	486	401,500 00	288 69	2	1,500 00
25-29.....	432	380,500 00	298 05	1	1,000 00
30-34.....	467	426,000 00	360 28	2	1,000 00
35-39.....	467	455,500 00	436 62	2	2,000 00
40-44.....	517	536,500 00	556 39	3	2,500 00
45-49.....	605	685,250 00	845 18	5	6,000 00
50-54.....	599	725,500 00	1,073 51	7	7,500 00
55-59.....	538	668,750 00	1,192 62	8	8,500 00
60-64.....	545	731,500 00	1,668 87	12	19,500 00
65-69.....	376	513,250 00	1,486 47	14	22,500 00
70-74.....	140	199,500 00	743 75	8	14,500 00
75-79.....	57	77,500 00	350 10	6	8,000 00
80-84.....	22	28,750 00	181 13	1	1,000 00
85 & over.....	7	8,000 00	73 20	1	2,000 00
Totals.....	5,258	5,838,000 00	9,554 86	72	97,500 00

CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office of the Society, 30 LaSalle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas H. Cannon, High Chief Ranger..... Chicago, Ill.  
Simeon Viger, Vice High Chief Ranger .....Laurence, Mass.  
Thos. F. McDonald, High Secretary..... Chicago, Ill.  
Gustave Keller, High Treasurer .....Appleton, Wis.  
J. P. Smyth, High Medical Examiner .....Chicago, Ill.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1913.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$148,064,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount,	
			\$	c.
Contracts in force 31st December, 1912 .....	148,321		152,363,000	00
Add contracts taken during 1913, new or renewed. ....	6,911		6,278,000	00
Add amount by which various certificates were increased during 1913 .....	....		48,250	00
Gross number and amount of contracts on foot at any time during 1913 .....	155,232		158,689,250	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1913, death.....	1,455	\$ 1,551,750	00	
Contracts surrendered in 1913 .....	9,198	8,846,500	00	
Add to above deductions the amount by which various certificates still on foot were reduced during 1913. ....	....	226,500	00	
Total deductions extended.....	10,653	10,624,750	00	10,624,750 00
Net contracts on foot 31st December, 1912 .....	144,579		148,064,500	00

## IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

## V. ASSETS.

Bonds, debentures, etc. ....	\$3,731,304 93
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis. ....	67,429 67
First National Bank, Appleton, Wis. ....	21,873 06
Hibernian Banking Association, Chicago.....	5,000 00
Provincial Treasurer, Province of Quebec .....	5,000 00
Interest due and accrued .....	60,551 55
Furniture and fixtures .....	5,718 00
Amount of all other assets .....	32,998 73
Total assets Life Insurance Fund (not extended) .....	\$3,905,204 89
Total assets General and other Funds (not extended) .....	24,671 05
<hr/>	
Total assets .....	<u>\$3,929,875 94</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$5,400 24
Amount of claims supposed or reported .....	197 000 00
Amount of claims resisted .....	16,000 00
All other liabilities .....	327 46
<hr/>	
Total liabilities .....	<u>\$218,727 70</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1913.

The Society's books were audited January and July, 1913.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1913 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1913 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$50,000.

Bond of Supreme Treasurer, \$200,000.00.



Number of members in Ontario, 31st December, 1913, 9,121.

Number of certificate holders in Ontario, 31st December, 1913, 9,121.

Amount of insurance in force in Ontario at 31st December, 1913, \$9,613,000.00.

Number of members in Ontario who died during 1913, 65.

Amount of death benefits paid to Ontario members during 1913, \$75,518.22.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$101,053.07.

Cash received during 1913 from:

Assessments .....	\$2,219,097 86
Per capita tax (special assessment) .....	109,923 52
Degrees and cards, certificates .....	5,775 00
Supplies sold .....	3,783 00
Interest .....	130,892 77
Premiums for guarantee of lodge officers .....	4,376 49
All other sources .....	12,191 41
Total receipts .....	<u>\$2,486,040 05</u>

#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1913 for:

National Fraternal Congress and A. F. C. S. ....	\$ 690*50
Law costs .....	1,887 67
Registration fees, Insurance Departments .....	1,240 40
Supplies bought .....	4,934 51
Expenses of meeting .....	21,026 01
Investigation of claims .....	398 54
Travelling expenses .....	3,991 92
Rent, light, heat, and fire insurance .....	4,228 15
Salaries, officers' and auditors' fees .....	16,278 74
Clerk hire .....	23,954 60
Official journal .....	23,989 50
Printing, stationery and advertising .....	4,293 88
Postage, telegrams and express, telephone .....	4,785 29
Special Committee .....	604 08
Valuation of certificates .....	125 00
Premium for guarantee High Court and Subordinate Court Officers..	4,272 59
Other management expenses .....	617 56
Total expenses of management .....	<u>\$117,318 94</u>

##### (b) Miscellaneous Expenditure.

Life insurance claims .....	1,502,835 82
Per capita tax or levies, other than for management .....	31,725 81
Total expenditure .....	<u>\$1,651,880 57</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	16,671	15,880,000 00	18,909 80	68	68,000 00
25-29.....	19,780	19,076,250 00	21,692 19	98	94,500 00
30-34.....	20,328	20,197,250 00	26,338 40	113	114,000 00
35-39.....	21,424	21,789,250 00	26,175 80	130	133,500 00
40-44.....	20,756	21,757,000 00	26,476 63	207	225,500 00
45-49.....	18,458	19,738,250 00	24,396 99	234	259,250 00
50-54.....	14,159	15,558,500 00	19,370 22	221	248,500 00
55-59.....	8,381	9,308,500 00	14,069 14	193	217,500 00
60-64.....	3,325	3,462,500 00	5,456 15	100	100,000 00
65-69.....	951	951,000 00	1,429 38	43	45,000 00
70-74.....	291	291,000 00	517 81	37	37,000 00
75-79.....	50	50,000 00	76 39	11	11,000 00
80-84.....	3	3,000 00	8 66	.....	.....
85 & over.....	2	2,000 00	7 24	.....	.....
Totals.....	144,579	148,064,500 00	184,924 80	1,455	1,551,750 00

## THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.*

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1913, were as follows:

Oscar Rumpel, Grand Chancellor ..... Berlin.  
 G. Farquharson, Grand Vice-Chancellor ..... Stratford.  
 Thomas Towers, Grand Prelate ..... Hamilton.  
 Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.  
 John Burns, Grand Master of Exchequer ..... Niagara Falls.  
 T. H. Manly, Past Grand Chancellor ..... Sarnia.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1912 .....	68,002	95,855,506 00
Add contracts taken during 1913 .....	9,453	11,853,871 00
Gross number and amount of contracts on foot at any time during 1913	77,455	107,709,377 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913, ..... 937	1,469,463 00	
Contracts lapsed in 1913 ..... 8,220	11,082,914 00	
Add to above deductions the amount by which various certificates still on foot were reduced in 1913 .....		
Total deductions .....	9,157	12,552,377 00
Net contracts on foot 31st December, 1913 .....	68,298	95,157,000 00
In Ontario, 203.		
No. of deaths, none.		
Benefits paid, none.		
Amount of insurance in force in Ontario, \$232,428 00		

## VIII. CASH RECEIPTS.

Fees . . . . .	\$53 67
Interest (bank) . . . . .	2,010 01
Monthly payments . . . . .	2,544,577 61
Income from investments . . . . .	250,492 43
Other sources . . . . .	11,740 68
Total receipts . . . . .	<u>\$2,808,874 40</u>

## IX. CASH EXPENDITURE.

Life insurance claims . . . . .	\$1,522,225 17
Printing, supplies and office expenses . . . . .	15,628 78
Medical examinations . . . . .	12,482 50
Organization . . . . .	82,588 27
Adjusting claims . . . . .	29,285 90
Depreciation in municipal bonds . . . . .	5,950 85
Commission . . . . .	123,319 43
All other expenditures . . . . .	107,953 07
Total expenditure . . . . .	<u>\$1,899,433 97</u>

Balance, receipts over expenditure, 1913 . . . . .	\$909,440 43
Balance on hand 31st December, 1912 . . . . .	5,017,862 75
Balance on hand, 31st December, 1913 . . . . .	<u>\$5,927,303 18</u>

## Deposited as follows:

Cash in bank . . . . .	\$25,605 57
Cash in office . . . . .	750 00
Bonds and securities . . . . .	5,900,947 61
	<u>\$5,927,303 18</u>

## GRAND LODGE OF ONTARIO.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 3,724, at 31st December 1913.

Number of members of the Society who died during 1913, 24. Funeral benefits amounting to \$1,773.00 were paid.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1913, 227.

Amount of benefits paid during 1913 in respect of sick members, \$4,205.16.

Number of weeks' sickness experienced in 1913, 1214.

Amount paid for medical attendance during 1913, \$1,740.59.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$39,922.09.



## V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank at 31st December, 1913 .....	\$1,166 91	\$45,054 65
All other .....	.....	20,781 68
Total assets .....	<u>\$1,166 91</u>	<u>\$65,836 33</u>

## VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges) .....	\$714 30
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## VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 9th July, 1913.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: Peter Armstrong, Hamilton, Chas. Deverall, Toronto, and S. O. Coates, Collingwood.

Amount of Grand Treasurer's bond, \$500.00.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Grand Body, \$755.91.

	Grand Body.	Subordinate Bodies.
Cash received during 1913 from:		
Initiation and application fees .....	.....	\$3,133 00
Per capita tax .....	\$3,745 50	.....
Assessments .....	.....	20,917 02
Degrees and cards .....	.....	3,007 65
Supplies sold .....	796 07	25 94
Rent .....	.....	733 75
Interest .....	.....	1,382 87
All other sources .....	.....	1,617 16
Total receipts .....	<u>\$4,541 57</u>	<u>\$30,817 39</u>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Commission and organization expenses .....	\$359 00	.....
Per capita tax and levies .....	245 06	\$3,923 00
Registration fee .....	25 00	.....

Expenses of annual meeting .....	879 55	.....
Supplies bought .....	442 83	1,252 17
Rent, light, heat and taxes .....	36 00	4,480 37
Travelling expenses .....	823 59	.....
Salaries, officers' and auditors' fees .....	600 00	1,834 31
Clerk hire .....	10 00	.....
Official journal .....	259 70	.....
Printing, stationery and advertising .....	165 70	1,300 09
Postage, telegrams and express .....	246 44	573 37
Premiums for guarantee of lodge officers .....	5 00	.....
Other expenses .....	32 70	.....
Total expenses of management .....		\$4,130 57      \$13,363 31

(b) Miscellaneous Expenditure.

Funeral benefits .....	630 00	
Benefits to widows and orphans .....	1,143 00	
Sick benefits .....	4,205 16	
Medical attendance .....	1,740 59	
Gratuities to distressed members .....	586 31	
Other expenditures .....	6,680 31	
Total expenditure .....	\$4,130 57	\$28,348 68

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.  
(Fourth Class.)

Attained ages.	Number of members.	Amount of insurance.	Mortuary receipts during 1913.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1	1,186 00	19 80	1	2,000 00
25-29.....	13	16,944 00	361 54		
30-34.....	33	46,285 00	1,117 08		
35-39.....	72	109,862 00	3,107 20		
40-44.....	128	214,887 00	7,349 64	1	1,000 00
45-49.....	175	303,517 00	12,781 90	6	9,000 00
50-54.....	226	397,931 00	21,630 35	11	16,803 00
55-59.....	320	602,879 00	36,862 96	18	31,500 00
60-64.....	449	790,324 00	60,450 69	25	50,000 00
65-69.....	243	428,638 00	42,888 78	20	36,110 00
70-74.....	108	154,584 00	15,469 22	10	11,569 00
75-79.....	38	52,057 00	1,698 32	4	11,000 00
80-84.....	2	3,500 00	124 25		
85 & over.....					
Totals.....	1,808	3,122,594 00	203,861 73	96	168,982 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.  
(Fifth Class.)

Attained ages.	Number of members.	Amount of insurance.	Mortuary receipts during 1913.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	1,103	1,235,500 00	20,681 82	4	5,000 00
25-29.....	4,808	5,473,250 00	104,149 98	17	18,500 00
30-34.....	8,987	10,734,013 00	164,210 94	50	62,227 00
35-39.....	11,028	13,854,277 00	213,103 76	57	72,000 00
40-44.....	12,207	16,309,122 00	289,434 46	109	155,700 00
45-49.....	10,922	17,750,678 00	327,645 79	112	160,572 00
50-54.....	9,391	14,441,899 00	312,408 78	141	228,715 00
55-59.....	6,509	10,415,361 00	262,382 93	144	245,767 00
60-64.....	3,490	5,902,489 00	166,585 20	109	183,500 00
65-69.....	1,052	1,502,575 00	97,265 56	57	100,000 00
70-74.....	273	430,144 00	33,120 89	26	43,500 00
75-79.....	76	112,000 00	11,774 40	12	21,000 00
80-84.....	18	29,098 00	4,344 00	3	4,000 00
85 & over.....					
Totals.....	69,864	96,190,406 00	2,007,008 51	841	1,300,481 00

THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1913.

*Head Office, 51 Yonge Street, Toronto, Ont.*

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1913, were as follows:

S. M. Sterling, President .....	Toronto.
James G. Cane, 1st Vice-President .....	Toronto.
Geo. W. Moore, 2nd Vice-President .....	Toronto.
E. Fielding, Treasurer .....	Toronto.
Jas. Sargent, Secretary .....	Toronto.

III. FUNERAL BENEFITS.—None.

IV. SICK BENEFITS.—No official Sick Benefits.

V. ASSETS.

Real estate . . . . .	\$35,000 00
Bonds, debentures, etc. . . . .	935,411 88
Cash on deposit, not drawn against, in Dominion Bank, Toronto . . . . .	19,539 29
Total assets . . . . .	<u>\$989,951 17</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No actions were instituted against the Association during 1913.

No assessments were made.

The Society's books were duly audited on December 12th, 1913.

Books of record or account kept for the purpose of insurance contracts or benefits:  
Insurance Register.

Names and post office addresses of the auditors for 1913 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1913, made in the constitution in relation to insurance certificates or benefits.



Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 12,379.

Number of members whose mortuary benefits were paid in year ending 30th November, 1913, 83.

Amount of benefits paid during the year, \$60,094.70.

Amount of insurance in force 30th November, 1913, \$5,369,825.00.

#### VIII. CASH RECEIPTS.

Cash balance from 1912, \$241.96.

Cash received during 1913:

Travelling certificates . . . . .	\$117,761 00
Honory certificates . . . . .	6,030 00
Duplicate certificates . . . . .	270 00
Interest and dividends . . . . .	40,753 45
Rents . . . . .	4,420 00
Investments repaid (not extended), \$4,008.66.	

Total receipts . . . . .	<u>\$169,234 45</u>
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#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Amount paid during 1913:

Commission expenses . . . . .	\$2,475 73
Law costs . . . . .	224 00
Expenses of annual meeting . . . . .	150 00
Supplies bought . . . . .	95 18
Travelling expenses . . . . .	203 00
Rent, light heat and taxes, etc. . . . .	4,512 53
Managing officers' salaries, etc. . . . .	4,635 00
Clerk hire . . . . .	1,114 00
Printing and advertising . . . . .	1,251 63
Postage and stationery, etc. . . . .	824 64
Other managing expenses . . . . .	1,590 17
Total . . . . .	<u>\$17,075 88</u>

##### (b) Miscellaneous Expenditure.

Life insurance claims . . . . .	60,094 70
Investments (not extended), \$76,775.20.	

Total expenditure . . . . .	<u>\$77,170 58</u>
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COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN  
ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1913.

.. Head Office, Dominion Savings Building, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 30th November, 1913, were as follows:

Robert H. Morrison, President .....London.  
William J. Taylor, Secretary .....London.  
John T. Green, Treasurer ..... London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 30th November, 1913, \$580,725.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None

(b) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c
Contracts in force 30th November, 1912.....	829	601,025 00
Add contracts taken during 1913, new and renewed .....	64	46,400 00
Gross number and amount of contracts on foot at any time during 1913	893	647,425 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913 (Deaths) ....	21	15,225 00
Contracts lapsed in 1912 .....	71	51,475 00
Total deductions.....	92	66,700 00
	92	66,700 00
Net contracts on foot 30th November, 1913 .....	801	580,725 00
Number of certificate holders in good standing at 30th November, 1913	600	360,000 00
Temporarily suspended .....	201	120,600 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of bonds and debentures .....	\$12,294 25
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London .....	454 34
All other assets .....	120 83
Total assets. . . . .	<u>\$12,869 42</u>

## VI. LIABILITIES.

Amount of claims supposed or reported .....	\$4,350 00
Amount of other liabilities .....	120 83
Total liabilities . . . . .	<u>\$4,470 83</u>

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

Assessments are made every two months, or oftener, if necessary.

Nine assessments were made during 1913, and were payable on the 1st January, March, April, July, August, September, October and November.

The books of the Society were audited May 30th and November 30th, 1913.

The books kept for purposes of insurance certificates or benefits are: Register, Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1913 were as follows: F. H. Coles and W. Simson, London, Ontario.

No changes were made in the organization or management of the Society during 1913.

No changes were made, during 1913, in the Constitution and Laws, in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, \$1,000.

Amount of bond of Grand Treasurer.—None.

Number of members in Ontario at 30th November, 1913, 801.

Number of certificate holders in Ontario at 30th November, 1913, 801.

Amount of insurance in force in Ontario at 30th November, 1913, \$580,725.00.

Number of members in Ontario who died during 1913, 21.

Amount of death benefits paid to Ontario members during 1913, \$10,875.00.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$308.00.

Cash received during 1913 from:

Application fees .....	\$64 00
Dues .....	790 00
Assessments .....	11,075 40
Interest and dividends .....	573 99
Total cash receipts .....	<u>\$12,503 39</u>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1913 for:

Commission .....	\$64 00
Law costs .....	48 50
Registration fee .....	10 00
Salaries, officers' and auditors' fees .....	880 00
Printing, stationery and advertising .....	272 05
Postage, telegrams and express .....	174 05
Premium for guarantee of lodge officers .....	5 00
Other expenses .....	28 45
Total expenses of management .....	<u>\$1,482 05</u>

## (b) Miscellaneous Expenditure.

Life insurance claims other than endowments .....	10,875 00
Grand total expenditure .....	<u>\$12,357 05</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10	6,000 00	9 59		
25-29.....	47	28,200 00	48 31		
30-34.....	51	30,600 00	56 21		
35-39.....	85	51,000 00	98 06		
40-44.....	89	53,400 00	108 25	1	725 00
45-49.....	114	68,400 00	134 41	3	2,175 00
50-54.....	120	72,000 00	149 04	4	2,900 00
55-59.....	109	65,400 00	133 82	3	2,175 00
60-64.....	93	55,800 00	123 73	1	725 00
65-69.....	57	34,200 00	92 99	4	2,900 00
70-74.....	14	8,400 00	22 49	4	2,900 00
75-79.....	6	3,600 00	10 44	1	725 00
80-84.....	5	3,000 00	10 38		
85 and over.....	1	600 00	2 33		
Totals.....	801	480,600 00	1,000 05	21	15,225 00



## LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Montreal, Quebec.*

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Gravel, President .....Montreal.  
 M. L. J. Gauthier, 1st Vice-President .....Montreal.  
 T. Brassard, 2nd Vice-President .....Montreal.  
 Henri Roy, Secretary-Treasurer .....Montreal.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	40,220	32,637,913 00
Add contracts taken during 1913, new or renewed .....	2,368	1,601,900 00
Add amount by which various certificates were increased during 1913. ....		75,474 00
Gross number and amount of contracts on foot at any time during 1913	42,588	34,315,287 00

	Number.	Amount.		
Deductions:				
		\$ c.		
Contracts matured in 1913.....	309	273,508 00		
Contracts lapsed in 1913.....	3,188	2,428,048 00		
Contracts reduced in 1913.....	....	373,344 50		
Total deductions;extended.....	3,497	3,074,900 50	3,497	3,074,900 00
Net contracts on foot at 31st December, 1913.....			39,091	31,240,386 50

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.

There were paid in 1913 sick benefits to 4,991 members.

Amount paid for sick benefits, \$145,862.30.

The number of weeks' sickness experienced in 1913 was 29,172.

Total amount standing to the credit of the fund at 31st December, 1913, \$39,325.70.

## V. ASSETS.

	Supreme Body.
Cash value of real estate .....	\$98,875 09
Mortgages on real estate .....	651,219 32
Bonds, debentures, securities .....	1,452,842 31
Actual cash in hand (other than in bank) held by Cashier .....	2,176 54
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., Ontario deposit .....	5,000 00
Hochelaga Bank, Montreal, Que. ....	71,794 64
National Bank, Montreal, Que. ....	6,028 32
Provincial Bank, Montreal Que. ....	2,394 89
Dues and assessments, due and unpaid .....	91,279 58
Interest . . . . .	19,575 27
Rent due .....	35 00
Bills receivable .....	480 12
Furniture, etc. ....	11,700 00
Loan to members .....	51,989 67
Total . . . . .	<u>\$2,465,390 75</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$1,000 00
Amount of claims supposed, reported or unadjusted .....	20,930 00
Assessments paid in advance .....	3,744 98
Bills Receivable . . . . .	480 12
Total liabilities .....	<u>\$26,155 10</u>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1913.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessment were made during 1913 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1913 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1913, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.

Number of members in Ontario at 31st December, 1913. 1,213.

Number of certificate holders in Ontario at 31st December, 1913, 1,213.

Amount of insurance in force in Ontario, 31st December, 1913, \$1,056,071.00.

Number of members in Ontario died during 1913, 18.

Amount of death benefits paid to Ontario members during 1913, \$15,700.00.

Amount of sick benefits paid to Ontario members during 1913, \$5,576.89.

#### VIII. CASH RECEIPTS.

Cash balances from 1912 (not extended), \$119,845.17.

	Supreme Body.
Cash received during 1913:	
Dues . . . . .	\$68,679 90
Assessments . . . . .	711,573 85
Degrees and cards . . . . .	2,018 40
Supplies sold, badges, etc. . . . .	2,057 57
Rent . . . . .	1,951 58
Interest . . . . .	86,017 31
Medical fees . . . . .	595 75
Premiums for guarantee of officers . . . . .	762 75
All other sources . . . . .	51,989 67
Total cash receipts . . . . .	<u>\$925,646 78</u>

#### CASH EXPENDITURE.

##### (a) *Expenses of Management.*

	Supreme Body
Cash paid during 1913:	
Annual celebration . . . . .	\$1,217 81
Commission and organization expenses . . . . .	9,741 81
Law costs . . . . .	459 65
Investigation of claims . . . . .	702 00
Registration fees . . . . .	324 50
Organizers' salaries . . . . .	9,171 22
Actuary's fees . . . . .	602 00
Supplies bought . . . . .	3,280 41
Congress of Fraternities and General Council meetings . . . . .	260 00
Expenses of General Meeting . . . . .	563 40
Travelling expenses . . . . .	3,681 82
Taxes, rent, light, heat and insurance . . . . .	4,074 04
Salaries, officers' and auditors' fees . . . . .	7,300 32
Medical examiner's salary and expenses . . . . .	778 75
Clerk hire . . . . .	15,078 52
Official journal . . . . .	6,880 64
Printing, stationery and advertising . . . . .	4,804 33
Postage, telegrams and express . . . . .	1,736 99
Premiums for guarantee of officers . . . . .	869 57
Miscellaneous . . . . .	807 61
Total expenses of management . . . . .	<u>\$72,335 39</u>

(b) Miscellaneous Expenditure.

Life insurance claims .....	270,778 00
Sick benefits . . . . .	145,862 30
Disability benefits . . . . .	3,250 00
Interest on bonds .....	429 45
<hr/>	
Total expenditure .....	\$492,655 14

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5,436	3,859,550 00	44,353 61	27	18,250 00
25-29.....	6,192	4,732,651 00	57,113 50	26	21,943 00
30-34.....	5,652	4,410,195 50	61,238 36	26	20,250 00
35-39.....	5,121	4,050,280 00	65,829 36	28	25,000 00
40-44.....	4,740	3,887,122 00	73,353 68	28	26,726 00
45-49.....	4,490	3,812,451 50	84,174 96	41	37,127 00
50-54.....	3,892	3,342,271 50	85,610 96	42	38,930 00
55-59.....	2,215	1,936,059 00	55,366 96	36	36,000 00
60-64.....	1,067	967,353 00	28,916 36	29	27,382 00
65-69.....	225	199,259 00	7,102 62	14	12,400 00
70-74.....	48	34,994 00	1,537 08	4	2,600 00
75-79.....	11	6,800 00	248 40	1	400 00
80-84.....	2	1,400 00	57 84		
85 and over.....					
Totals.....	39,091	31,240,386 50	564,903 69	302	267,008 00



## THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 325 Dalhousie Street, Ottawa, Ont.*

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

O. Durocher, President..... Ottawa, Ont.  
 Chas. Leclerc, Secretary-Treasurer..... Ottawa, Ont.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount,
		\$ c.
Contracts in force 31st December, 1912 .....	26,375	21,655,730 00
Add contracts taken during 1913, new or renewed.....	5,693	3,722,780 00
Gross number and amount of contracts on foot at any time during 1913	32,068	25,378,510 00
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1913.....	180	143,920 00
Contracts lapsed in 1913.....	3,685	2,789,710 00
Contracts surrendered in 1913.....	6	5,000 00
Total deductions extended.....	3,871	2,938,630 00
	3,871	2,938,630 00
Net contracts on foot at 31st December, 1913.....	28,197	22,439,880 00
Number of certificate holders in good standing .....	27,484	21,873,033 00
Number of certificates temporarily suspended .....	713	566,850 00

## III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.

Number of members' wives deceased in 1913, 110.

Amount paid in respect of deceased wives of members, \$9,333.75.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who have received sick benefits during 1913, 3,360.

Amount of sick benefits paid, \$94,076.48.

Number of weeks' sickness experienced during 1913, 19,598.

Amount paid for medical attendance.—None.

Amount standing to credit of Sick Benefit Fund, \$33,358.15.

## V. ASSETS.

Cash value of real estate, less incumbrances .....	\$80,600 00
Bonds, debentures, etc. ....	879,367 18
Cash on hand held by Cashier .....	440 63
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa .....	10,469 36
Le Banque Nationale, Ottawa (Quebec deposit) .....	5,000 00
Provincial Treasurer, New Brunswick .....	5,000 00
Royal Bank, Ottawa (special) .....	11,078 67
Le Banque Provinciale .....	11,047 03
Dues and assessments due and unpaid .....	882 70
Interest due and accrued .....	7,850 22
Total assets, Insurance Fund (not extended) .....	\$486,870 90
Total assets, Sick and Funeral Fund (not extended) .....	33,358 15
Total assets, Guarantee Fund (not extended) .....	593,147 84
Total assets, General and other Funds (not extended) ....	652 48
All other assets .....	345,197 05
Total assets . . .	<u>\$1,356,932 84</u>

## VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$22,500 00
Amount of claims for death of members' wives .....	350 00
Aggregate amount of other liabilities .....	220,053 47
Total liabilities . . .	<u>\$242,903 47</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1913.—None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1913, payable 1st of every month.

No changes were made in the organization and management of the Society during 1913.

The accounts were audited monthly.

The books of record are: Councils Ledgers, General Ledgers, Death Registers, Policy Register, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: J. N. Rattey and J. F. H. Laperriere, Ottawa

Amount of bond of Secretary-Treasurer, \$5,000.00.

Amount of bond of Sub-Treasurer, \$1,000.00.

Amount of bond of Cashier, \$2,000.00.

Number of members in Ontario, 31st December, 1913, 7,354.

Amount of insurance in force in Ontario at 31st December, 1913, \$6,485,780.00.

Number of members in Ontario who died in 1913, 43.

Amount of death benefits paid to Ontario members in 1913, \$42,856.00.

Amount of disability benefits paid to Ontario members in 1913, \$1,075.00.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$26,078.41.

Cash received during 1913 from:

Application and initiation fees .....	\$1,759 50
Assessments and dues .....	514,708 22
Per Capital tax .....	.....
Transfer fees, degrees and cards .....	730 75
Supplies sold . . . . .	877 07
Rent . . . . .	8,333 80
Interest and dividends .....	40,662 84
All other sources (detailed in memo.) .....	21,908 18
Cash received from payment of loans or investments (not extended), \$7,604.86.	
Total receipts . . . . .	<u>\$588,980 36</u>

#### IX. CASH EXPENDITURE.

##### (a) *Expenses of Management.*

Cash paid during 1913 for:

Collection of fees .....	\$27,919 79
Refund of deposits to refused applicants .....	1,355 03
Commission and organization expenses .....	29,800 28
Law costs . . . . .	1,337 90
Registration fees . . . . .	40 00
Supplies bought . . . . .	3,612 44
Travelling expenses . . . . .	1,313 85
Rent, etc. . . . .	1,800 00
Managing officers' salaries, officers' fees .....	6,517 12
Medical examiners' fees .....	11,737 03
Clerk hire . . . . .	12,540 47
Official journal . . . . .	3,780 85
Printing, stationery and advertising .....	2,392 65
Postage, telegrams and express .....	2,478 12
Guarantee premiums . . . . .	359 36
Maintenance and repairs of real estate, light, heat, and taxes .....	7,464 97
Other expenses . . . . .	16,070 55
Total expenses of management .....	<u>\$130,520 46</u>

##### (b) *Miscellaneous Expenditure.*

Life insurance claims .....	156,282 75
Advances to aged members, Class "A" .....	1,343 28
Sick benefits . . . . .	94,076 48
Old age benefits .....	8,090 68

Members' wives' benefits .....	9,333 75
Redeemed policies .....	3,050 05
Total disability benefits .....	3,485 00
Refund of interest on purchase of bonds .....	5,357 75
Expenses, other than the foregoing (detailed in memo.) .....	11,480 75
For investments (not extended), \$156,414.84.	

Total expenditure . . . . .	\$423,020 95
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	7,391	.....	.....	30	23,250 00
25-29.....	5,843	.....	.....	19	15,650 00
30-34.....	4,081	.....	.....	33	25,600 00
35-39.....	3,872	.....	.....	15	12,450 00
40-44.....	2,475	.....	.....	17	14,800 00
45-49.....	1,886	.....	.....	9	7,050 00
50-54.....	1,239	.....	.....	12	10,550 00
55-59.....	810	.....	.....	13	9,700 00
60-64.....	432	.....	.....	19	15,750 00
65-69.....	106	.....	.....	8	5,610 00
70-74.....	37	.....	.....	2	510 00
75-79.....	15	.....	.....	1	1,000 00
80-84.....	5	.....	.....	2	2,000 00
85 and over.....	5	.....	.....		.....
Totals.....	28,197	22,439,880 00	.....	180	143,920 00



## THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*To which are appended statements of the Auxiliary Bodies lettered below as  
A. B. C. and D.**Head Office, 229 College Street, Toronto.*

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Percy T. Coupland, Grand Master .....	St. Mary's.
William Brooks, Grand Secretary .....	Toronto.
W. J. McCormack, Grand Treasurer .....	Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1913.—None.

Amount covered by Contracts of Insurance other than Endowments.—None.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts of Endowments or benefits in the nature thereof.—None.

(b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

## III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1913, was 51,974.

The number of deaths in the Society in 1913 was 415.

The amount of Funeral Benefits paid in 1913 in respect of deceased members was \$19,325.54.

Number of members' wives died in 1913 (estimated), 130.

Total amount of Funeral Benefits paid in respect of deceased wives, \$1,952.60.

General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.

Nurse Fund (maintained by a few lodges only), \$6,600.23.

Contingent Fund, applicable to any purpose of the lodge, \$12,661.33.

Widows' and Orphans' Fund, \$21,501.01.

Total cash standing to credit of General Benefit Fund at 31st December, 1913, \$2,173,832.49.

## IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.

The total number of members who received Sick Benefits in 1913 was 4,322.

The amount of benefits paid in 1913 in respect to sick members was \$98,427.91.

The number of weeks' sickness experienced in 1913 was 35,273 2-7. Amount paid for medical attendance during 1913, \$16,694.81.

Nursing, \$4,405.11.

## V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$600,951 16
Amount of mortgages, etc. ....	.....	797,048 64
Cash in hands of Grand Secretary .....	\$50 00	.....
Amount of cash in Imperial Bank, Toronto .....	16,344 13	462,012 65
Tax due from lodges .....	12,992 25	.....
All other assets .....	2,449 30	390,023 20
I.O.O.F. Home .....	1,998 70	.....
Total amount of assets .....	<u>\$33,834 38</u>	<u>\$2,250,035 65</u>

## VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Funds at credit of defunct lodges .....	\$191 71	.....
Balance due Subordinate Lodges .....	38 75	.....
Liabilities of Subordinate Lodges .....	.....	\$35,440 59
	<u>\$230 46</u>	<u>\$35,440 59</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1913.—None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1913; and those of the Grand Lodge in April, 1913.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; Abner Fraser, Hamilton.

Certain changes were, during 1913, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.

Amount of bond of Grand Treasurer, \$10,000.

## VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1912 (not extended), \$15,940.33.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1913 from:		
Initiation fees, degrees and cards .....	.....	\$64,496 32
Dues and reinstatements .....	.....	314,065 84
Per capita tax .....	\$25,182 80	.....
Fines . . . . .	16 00	.....
Degrees and cards, Grand Lodge cards .....	15 00	.....
Charter fees .....	270 00	.....
Supplies sold .....	4,343 46	.....
Rent, interest and dividends .....	.....	92,363 84
Advanced to Home Fund .....	2,500 00	.....
Interest . . . . .	680 10	.....
Home tax .....	10,100 20	.....
All other sources .....	2,503 16	110,942 35
Total receipts .....	\$45,610 72	\$581,868 35

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1913 for:		
Per capita tax .....	\$150 00	.....
Donation to flood sufferers .....	1,500 00	.....
Registration fee .....	25 00	.....
Expenses of annual meeting .....	12,360 48	.....
Refund to Home .....	14,686 55	.....
Rent . . . . .	750 00	.....
Supplies bought .....	3,244 65	.....
Salaries, officers' and auditors' fees .....	4,215 35	.....
Official journal .....	746 80	.....
Printing, stationery and advertising .....	1,300 36	.....
Postage, telephone, telegrams and express .....	657 90	.....
Other management expenses (detailed in memo.) .....	5,569 88	\$155,082 64
Total expenses of management .....	\$45,206 97	\$155,082 64

## (b) Miscellaneous Expenditure.

Funeral benefits .....	21,278 14
Benefits to widows and orphans .....	23,367 00
Sick benefits . . . . .	98,427 91
Medical attendance and nursing .....	21,099 72
Gratuities to distressed members .....	7,996 74
All other expenditure .....	261,203 28
Grand total .....	\$45,206 97    \$588,455 43

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

## ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Receipts (dues and interest) .....	\$772 08
Expenses of management .....	87 82
Paid funeral benefits .....	300 00
Balance in bank and invested .....	2,688 46

Initiated . . . . .	17
Died . . . . .	3
Suspended . . . . .	6
Withdrawal . . . . .	1
Membership, 31st December, 1913 .....	315

(B) *Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,  
31st December, 1913.*

	Males.	Females.	Total.
Number of members, 31st December, 1912 .....	3,380	5,407	8,787
Admitted during 1913 .....	1,105	1,771	2,876
Total : . . . . .	4,485	7,178	11,663
Deduct . . . . .	528	718	1,246
Membership, 31st December, 1913 .....	3,957	6,460	10,417

## RECEIPTS

Dues . . . . .	\$8,498 64
Initiations . . . . .	2,730 70
Rents, etc. . . . .	196 03
Miscellaneous . . . . .	5,213 45
Total . . . . .	\$16,638 82

## EXPENDITURE.

Relief of members . . . . .	\$152 90
Relief of orphans . . . . .	7 00
Education of orphans . . . . .	623 92
Special relief . . . . .	142 50
Relief of families . . . . .	61 45
Total . . . . .	\$987 77

Amount paid out for working expenses, 1913 .....	\$11,758 65
Amount paid out for working expenses for Rebekah Assembly during year .....	2,345 46
Total . . . . .	\$14,104 11



## Assets:

Invested funds of Rebekah Assembly .....	\$2,850 00
Invested funds of Rebekah Lodges .....	17,228 17
Cash on hand, Rebekah Lodges .....	11,118 69
Total assets . . . . .	<u>\$31,196 86</u>

(C) The following summary from the returns of the Grand Encampment shows the Membership and standing at 31st December, 1913.

Number of members as from last report .....	7,203
Initiated during the year ending 31st December, 1913 .....	1,177
Admitted by card during the year ending 31st December, 1913 .....	48
Reinstated during the year ending 31st December, 1913 .....	81
Total membership at any time during 1913 .....	<u>8,509</u>

## Deductions:

Error in last report .....	8
Withdrawn by card .....	70
Suspend by non-payment of dues .....	432
Suspend for cause .....	5
Deceased . . . . .	61
Expelled . . . . .	4
	<u>580</u>

Net membership 31st December, 1913 .....	<u>7,929</u>
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Number of Patriarchs relieved in 1913 .....	492
Number of weeks' sickness experienced in 1913 .....	3,292
Number of Patriarchs who died in 1913 .....	22
Relief to widowed families .....	\$239 00
Amount paid for burying the dead in 1913 .....	620 00
Amount paid for special relief in 1913 .....	809 71
Amount paid for relief of Patriarchs (sick benefits) .....	4,681 30
Total amount of relief paid .....	<u>\$6,350 01</u>

Receipts from all sources .....	\$26,810 97
Current expenses (Subordinates) .....	10,070 81
Cash assets (Subordinates) .....	28,652 05
Invested funds (Subordinates) .....	20,170 67

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

## YEAR ENDING 31ST DECEMBER, 1913.

Number of members died in 1913 .....	2
Number of members 31st December, 1913 .....	52
Amount of cash received during the year 1913 .....	\$66 05
Amount of expenses in management in 1913 .....	4 79
Amount paid for death claims .....	52 50
Amount on hand 31st December, 1913 .....	54 78
Amount of call on each death .....	0 55

THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 142 Morse Street, Toronto, Ont.*

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. J. Williams, M.D., Grand Master .....Woodstock.  
James F. Harper, Grand Treasurer .....Hamilton.  
W. M. Fitzgerald, Grand Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 36,548.

Number of members of the Society who died during 1913, 321.

Total amount of funeral benefits paid in 1913, in respect of deceased members, \$1,043.20.

Amount standing to credit Sick and Funeral Fund, \$28,668.30.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 114.

Total amount of benefits paid in 1913, in respect of sick members, \$2,145.65.

Number of weeks' sickness experienced in 1913, 855.

Amount paid for medical attendance during 1913, \$6,813.01.

III. ASSETS.

Actual amount of cash on hand, 1st March, 1913 .....	\$61 00
Cash on deposit, Bank of Hamilton, Hamilton .....	5,851 05
Total . . . . .	<u>\$5,912 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited March 3rd, 1914, and the names and addresses of the auditors for 1913 are A. W. Wright, Toronto; W. H. Taylor, Aurora.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.  
Amount of bond of Treasurer, \$2,000.00.

## VI. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$5,735.43.

Cash received during 1913 from:

Per capita tax and levies .....	\$8,382 75
Interest and dividends .....	105 70
All other sources .....	233 00
Total . . . . .	<u>\$8,721 45</u>

## VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1913 for:		
Commission . . . . .	\$3,061 03	.....
Registration fee .....	25 00	.....
Expenses of annual meeting .....	99 40	.....
Supplies bought . . . . .	11 50	.....
Travelling expenses . . . . .	55 70	.....
Rent, light, heat and taxes .....	50 00	.....
Managing officers' salaries .....	920 00	.....
Printing, stationery and advertising .....	638 50	.....
Postage telegrams and express .....	121 45	.....
Premium for guarantee of Lodge Officers .....	8 00	.....
All other . . . . .	5 25	.....
Total expenses of management .....	<u>\$4,995 82</u>	.....

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management.....	1,374 00	.....
Sick benefits .....	.....	2,145 65
Funeral benefits . . . . .	.....	1,043 20
Medical attendance . . . . .	.....	6,813 01
Expenses, other than foregoing detailed in memo. ....	2,175 00	.....
Totals . . . . .	<u>\$8,544 83</u>	<u>\$10,001 86</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND  
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

David Crawford, Past Grand President .....Toronto.  
William Phillips, Grand President .....Toronto.  
Samuel Pollock, Grand Vice-President .....Toronto.  
James Steele, Grand Secretary .....Toronto.  
Robert Kerr, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1913, was 473.

Number of members who died during 1913, 5.  
Total amount of funeral benefits paid during 1913, \$482.00.  
No members' wives died during 1913.  
Total cash standing to credit of funeral fund, \$1,927.19.

II. SICK BENEFITS.

Sick benefits are undertaken by-Subordinate Lodges.  
Number of members who received sick benefits during 1913, 12.  
Amount of sick benefits paid in 1913, \$185.00.  
Number of weeks' illness experienced in 1913, 65.  
Amount paid for medical attendance during 1913, \$427.24.  
Amount of cash standing to credit of sick fund, \$2,282.54.

III. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1913, in Metropolitan Bank, Toronto ..	\$2,282 64	\$1,779 87
Total assets . . . . .	\$2,282 64	\$1,779 87

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made quarterly.

Four assessments were made during the year 1913, payable March, June, September and December.



The Society's accounts were duly audited February 7th, 1914.

Books of record or account kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1913: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1913, in the organization or management of the Society

No changes were made in the constitution and rules, in relation to benefits.

#### VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), Grand Body, \$1,927.19; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1913 from:		
Initiations . . . . .	.....	\$1,648 37
Application fees . . . . .	.....	131 50
Assessments . . . . .	\$796 50	.....
Supplies sold . . . . .	31 30	.....
Interest . . . . .	26 45	.....
Other sources . . . . .	102 75	.....
Total . . . . .	\$957 00	\$1,779 87

#### VIII. CASH EXPENDITURE.

##### (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Registration fee . . . . .	\$3 00	.....
Expenses of meeting . . . . .	4 40	.....
Travelling expenses . . . . .	5 00	.....
Salaries . . . . .	10 00	.....
Printing, stationery and advertising . . . . .	76 75	.....
Postage, etc. . . . .	6 75	.....
All other expenses . . . . .	3 75	.....
Total expenses of management . . . . .	\$109 65	.....

##### (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	482 00	.....
Sick benefits . . . . .	.....	185 00
Medical attendance . . . . .	.....	427 24
Gratuities to distressed members . . . . .	10 00	25 00
Grand total . . . . .	\$601 65	\$637 24

## TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Police Headquarters, Toronto.*

Organized in January, 1882; incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

George Guthrie, Chairman .....	Toronto.
Thos. Bustard, Secretary .....	Toronto.
Col. H. J. Grasett, Treasurer .....	Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:

Contracts in force 31st December, 1912 .....	585
New contracts taken during 1913 .....	37
	<hr/> 622

## Deductions:

Contracts surrendered in 1913 .....	57
Contracts matured in 1913 .....	5
Contracts cancelled in 1913 .....	11
	<hr/> 73

Net endowment contracts on foot 31st December, 1913 .....	<hr/> 549
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## V. ASSETS.

Mortgages . . . . .	\$25,250 00
Bonds, debentures, etc. ....	316,048 67
Cash on deposit in Imperial Bank, Toronto .....	26,564 98
Cash on deposit in City Treasury .....	129,749 75
	<hr/>
Total assets . . . . .	<hr/> \$497,613 40

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1913.

Twelve assessments were made during the year 1913, payable the first day of each month.

The Society's accounts for the year 1913 were duly audited on the 30th day of January, 1914.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1913 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1913 in the Constitution and Rules of the Society in relation to assessments and pensions.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$194,310.09.

Cash received during 1913 from:

Assessments . . . . .	\$44,187 17
Fines . . . . .	282 34
Interest and dividends . . . . .	21,653 19
Other sources . . . . .	17,193 69
Cash received from investments (not extended), \$150.00	

Total receipts . . . . .	<u>\$83,316 39</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs and medical . . . . .	\$253 50
Printing, stationery, etc. . . . .	349 74

Total expenses of management . . . . .	<u>\$603 24</u>
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(b) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof . . . . .	27,144 64
Benefits to widows and orphans . . . . .	1,359 34
Refund of sick stoppages . . . . .	776 03
Refund criminal justice . . . . .	2,204 98
For investments, etc., (not extended), \$89,373.52.	

Total expenditure . . . . .	<u>\$32,088 23</u>
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THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ont.

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John Clark, President .....	Hamilton.
Thomas A. Brown, Secretary .....	Hamilton.
William Hawkins, Committeeman .....	Hamilton.
Henry Sayer, Committeeman .....	Hamilton.
James E. Smith, Committeeman .....	Hamilton.
Charles Breen, Committeeman .....	Hamilton.
Alexander Smith, Treasurer .....	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 93.

Total amount of funeral benefits paid during 1913, none.

Number of members of the Society who died during 1913, none.

V. ASSETS.

Cash value of mortgages .....	\$46,500 00
Bonds, debentures, etc. ....	22,000 00
Cash on deposit to Society's credit in Bank of Hamilton .....	1,955 37
Interest due . . . . .	2,323 08
Total . . . . .	<u>\$72,778 45</u>

VI. LIABILITIES.

Total amount of liabilities at 31st December, 1913, \$87.97.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1913.

Twenty-four assessments were made during 1913.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1913 were duly audited 19th January, 1914.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.



## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,162.30.

Cash received during 1913 from:

Assessments . . . . .	\$6,433 36
Interest . . . . .	3,241 46
Donations . . . . .	249 38
All other sources . . . . .	118 49
Inquest fees . . . . .	356 10
Repayment of loan, \$4,000.00.	

Total receipts . . . . .	<u>\$10,398 79</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$16 00
Registration fee . . . . .	3 00
Travelling expenses . . . . .	10 00
Salaries and auditors, etc. . . . .	20 00
Printing . . . . .	6 00
	<u>\$55 00</u>

(b) *Miscellaneous Expenditure.*

Pensions to members . . . . .	1,055 72
For investments (not extended), \$13,495.00.	
Total expenses . . . . .	<u>\$1,110 72</u>

## LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas McDonald, Chairman .....London.  
 Cecil McRoberts, Secretary .....London.  
 W. T. Williams, Treasurer .....London.

## V. ASSETS.

Bonds, debentures, etc. ....	\$43,663 52
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co. ....	9,509 30
Total assets .....	<u>\$53,172 82</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1913 were duly audited, January, 1914.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1913: James S. Bell and Robert Egelton, London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1913.

Number of members on 31st December, 1913, 50.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$7,310.60.

Cash receipts for 1913:

Dues . . . . .	\$2,976 63
Interest and dividends . . . . .	1,871 86
All other sources . . . . .	560 00
Debentures matured (not extended), \$3,000.00.	

Total receipts . . . . .	<u>\$5,408 49</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration . . . . .	\$3 00
Other expenses . . . . .	18 50
<hr/>	
Total expenses of management . . . . .	\$21 50

*(b) Miscellaneous Expenditure.*

Gratuities and pensions . . . . .	504 61
For investments, etc., (not extended), \$5,683.68.	
<hr/>	
Total Expenditure . . . . .	\$526 11
<hr/>	

THE OFFICERS' WIDOWS' AND ORPHANS' FUND OF THE BANK OF BRITISH NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, St. James Street, Montreal.

Head Office in Ontario: The office of the Bank of British North America, corner Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1913, were as follows:

H. B. MacKenzie, President .....	Montreal, Que.
J. Dodds, Vice-President .....	London, England.
J. McEachern, Trustee .....	Winnipeg, Man.
H. A. Harvey, Trustee .....	Montreal, Que.
J. Anderson, Trustee .....	Montreal, Que.
O. R. Rowley, Trustee .....	Montreal, Que.

I. and II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages .....	\$25,000 00
Cash value of bonds, debentures, etc. ....	247,682 48
Cash on deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que. ....	21,665 72
Total assets . . . . .	<u>\$294,348 20</u>

IV. LIABILITIES.

Unclaimed balances .....	\$66 75
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V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1913 on the 5th November, 1913.

Books of record and account kept of the Fund are as follows: Cash Book, Journal, Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book and Register of Investments.

Names and post office addresses of the auditors for 1913 were as follows: Price Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$24,240.42.

Cash received during 1913 from:

Interest . . . . .	\$12,184 94
Subscriptions from married members, and fees from unmarried members . . . . .	11,975 25
Donations from Bank . . . . .	7,123 60
Total receipts . . . . .	<u>\$31,283 79</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$10 00
Total expenses of management . . . . .	<u>\$10 00</u>

*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans . . . . .	5,712 61
Other expenditure . . . . .	2,177 63
For Investments, etc., (not extended), \$25,958.25.	
Total expenditure . . . . .	<u>\$7,900 24</u>

## TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Duncan McDougall, President .....	Toronto.
E. J. How, Treasurer .....	Toronto.
Samuel Hadden, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,196.

Number of members who died during 1913, 16.

Amount of funeral benefits paid in 1913, \$750.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1913 \$3,620.45.

## II. SICK BENEFITS.

Number of members who received sick benefits in 1913, 92.

Amount of sick benefits paid in 1913, \$1,513.00.

Number of weeks' sickness experienced in 1913, 305.

## III. ASSETS.

Sick and Funeral Fund (Merchants Bank) .....	\$3,620.45
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's books were audited during 1913 quarterly.

Names and addresses of auditors for 1913 were as follows: D. S. Johnston, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

Certain changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$3,181.37.

Cash received during 1913 from:

Dues . . . . .	\$2,612 73
Interest . . . . .	89 35
Other sources (International Union) . . . . .	5,399 43

Total receipts . . . . .	<u>\$8,101 51</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	\$1,513 00
Funeral benefits (\$5,399.43 paid by International) . . . . .	6,149 43

Total expenditure . . . . .	<u>\$7,662 43</u>
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METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 29-33 Richmond Street West, Toronto.*

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- A. S. Hart, President .....Toronto.
- Robert H. Self, Vice-President .....Toronto.
- A. J. Saunders, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 182.

Number of members who died during 1913, 3.

Amount of funeral benefits paid in 1913, \$200.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 23.

Amount of benefits paid in 1913, \$390.00.

Number of weeks' sickness experienced in 1913, 105.

Balance to credit of fund, \$770.49.

III. ASSETS.

Cash in Imperial Bank .....	\$770 49
Total . . . ..	<u>\$770 49</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The accounts of the Society were audited 16th January, 1914.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1913: J. H. Porton and H. Macphail, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1913, 46.

Certain changes were, during 1913, made in the Constitution and Rules in relation to insurance certificates.



VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$645.19.

Cash received during 1913 from:

Dues . . . . .	\$751 30
Interest . . . . .	18 00
Total receipts . . . . .	<u>\$769 30</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Salaries . . . . .	51 00
Total expenses of management . . . . .	<u>\$54 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	200 00
Sick benefits . . . . .	390 00
Total expenditure . . . . .	<u>\$644 00</u>

HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. A. Collins, President .....	Toronto.
T. M. Burn, Vice-President .....	Toronto.
C. Wake, Secretary .....	Toronto.
G. H. Youell, Treasurer .....	Toronto.
Charles Bolton, Trustee .....	Toronto.
T. A. J. Moon, Trustee .....	Toronto.
Ed. Fitt, Trustee .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1913, 142.  
Number of members who died during 1913, 5.  
Amount paid for funeral benefits, \$250.00.

III. ASSETS.

Cash on hand .....	\$0 69
Cash on deposit to Society's credit, not drawn against, in the following chartered bank:	
Bank of Commerce, Toronto .....	2,161 44
Total assets .....	<u>\$2,162 13</u>

IV. LIABILITIES.

Due Treasurer .....	\$1 60
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V. MISCELLANEOUS.

No assessments are made, monthly payments being required.  
The following books of record are kept: Minute Book, Cash Book and Ledger.  
The accounts were audited June and December, 1913.  
Names and addresses of auditors for 1913 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.  
Treasurer's bond, \$200.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,058.35.

Cash received during 1913 from:

Initiation fees . . . . .	\$80 25
Dues . . . . .	375 50
Supplies sold . . . . .	48 75
Interest . . . . .	59 94
Other sources . . . . .	139 30
Total . . . . .	<u>\$703 74</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Salaries, officers' and auditors' fees . . . . .	\$69 00
Registration fee . . . . .	3 00
Printing . . . . .	78 07
Supplies bought . . . . .	34 99
Rent, light, etc. . . . .	30 00
Travelling expenses . . . . .	32 70
Postage, stationery, etc. . . . .	30 25
Premium for guarantee of Lodge Officer . . . . .	1 00
Other expenditures . . . . .	14 95
Total expenses of management . . . . .	<u>\$293 96</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	250 00
Gratuities to distressed members . . . . .	56 00
Total expenditure . . . . .	<u>\$599 96</u>

## H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Foresters Hall, James Street N., Hamilton, Ont.*

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas Bodfish, President .....	Hamilton.
Donald Dallas, Treasurer .....	Hamilton.
John Gardner, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 107.

Three members died during 1913, and funeral benefits were paid amounting to \$200.00.

Amount standing to credit of Funeral Benefit Fund, \$1,642.77.

## II. SICK BENEFITS.

Amount paid for medical attendance .....	\$91 00
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## III. ASSETS.

Cash on hand .....	\$6 25
Cash deposited with the Hamilton Provident and Loan Society .....	1,636 52
Total assets . . . . .	<u>\$1,642 77</u>

## IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1913 .....	\$100 00
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## V. MISCELLANEOUS.

The Society's accounts were duly audited on January 20th 1914.

Names and post office address of the auditors for 1913: Charles Hanley and John Bizley, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,415.40.

Cash received during 1913 from:

Initiation fees .....	\$47 00
Supplies sold . . . . .	13 75
Dues . . . . .	491 95
Donations . . . . .	119 00
Interest . . . . .	53 40
All other sources .....	6 25
 Total receipts . . . . .	 \$731 35

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission . . . . .	\$107 40
Supplies bought .....	18 60
Travelling expenses .....	2 40
Registration fee .....	3 00
Salaries . . . . .	27 90
Rent . . . . .	15 00
Printing, etc. ....	5 69
Postage . . . . .	4 99
Other expenditures .....	28 00
 Total management expenses .....	 \$212 98

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	200 00
Medical attendance .....	91 00
 Total expenditure .....	 \$503 98



## BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Chas. Batchelor, President ..... Toronto.  
 J. Seymour, Treasurer ..... Toronto.  
 H. Tindale, Rec. Secretary ..... Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 70.

Number of members who died during 1913, none.

Amount of funeral benefits paid in respect of deceased members, none.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 8.

Amount of sick benefits paid during 1913, \$178.00.

Number of weeks' sickness experienced during 1913, 47.

Amount paid for medical attendance during 1913, \$87.50.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$3,314.11.

## III. ASSETS.

Cash on hand .....	\$0 59
Cash in Home Bank of Canada .....	3,313 52
Total assets . . . . .	<u>\$3,314 11</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited 5th January, 1914.

Names and addresses of the auditors of accounts for 1913: George Stroud and Thos. Watts, Toronto.

No changes were, during 1913, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,966.35.

Cash received during 1913 from:

Initiation fees .....	\$50 00
Dues . . . . .	365 61
Interest . . . . .	90 10
Supplies sold .....	1 40
Donations . . . . .	200 00

Total receipts . . . . .	<u>\$707 11</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Rent . . . . .	18 00
Salaries . . . . .	8 00
Postage and printing .....	4 60
Supplies bought .....	60 25

Total expenses of Management . . . . .	<u>\$93 85</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits .....	178 00
Medical attendance . . . . .	87 50

Total expenditure .....	<u>\$359 35</u>
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## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Church Street, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;  
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James Scott, President .....	Toronto.
W. D. Robins, Financial Secretary .....	Toronto.
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer (Labor Temple) .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 1,897.

Number of members who died during 1913, 5.

Amount of funeral benefits paid in respect of deceased members, \$2,500.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 148.

Total amount of benefits paid in 1913 in respect of sick members, \$1,453.00.

Number of weeks' sickness experienced in 1913, 486 3-7.

Amount paid for medical attendance during 1913, \$1,095.00.

Amount standing to credit of Sick Fund, 31st December, 1913, \$381.79.

## III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1913 .....	\$381 79
Total . . . . .	<u>\$381 79</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1913 on the last day of March, June, September and December.

Name and address of auditor for 1912 was as follows: W. A. Douglas, B.A., Toronto.

The books of account kept by the Society are: Dues Book, Cash Book and Ledger.

Certain changes were made during 1913 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

#### VII. CASH RECEIPTS.

Cash balance, 31st December, 1912, \$155.29.

Cash received during 1913 from:

Dues . . . . .	\$2,774 50
International Union . . . . .	2,500 00
Total receipts . . . . .	<u>\$5,274 50</u>

#### VIII. CASH EXPENDITURE.

##### (a) *Expenses of Management.*

Cash paid during 1913 for:

All expenses of management are paid from the general fund.

##### (b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International) . . . . .	\$2,500 00
Sick benefits . . . . .	1,453 00
Medical attendance . . . . .	1,095 00
Total expenditure . . . . .	<u>\$5,048 00</u>

## THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 48 Yonge Street, Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario 6th December, 1893.

The Executive Officers of the Association at the 31st December, 1913, were as follows:

William C. Jex, President, Dominion Express .....Toronto.  
 W. M. Carruthers, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,214.  
 Number of members who died during 1913, 5.  
 Amount of funeral benefits paid, \$500.00.  
 Cash standing to credit of Funeral Benefit Fund, \$856.80.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Association.  
 Number of members who received sick benefits in 1913, 256.  
 Total amount of sick benefits paid in 1913, \$5,123.33.  
 Number of weeks' sickness experienced during 1913, 854.  
 Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1913, \$4,075.12.

## III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit .....	\$4,075 12
Cash in Dominion Bank, Toronto, Funeral Benefit Fund .....	856 80
Total assets . . . . .	<u>\$4,931 92</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1913.

The Society's books were duly audited on January 12th, 1914.

The following books of record and account are kept for the purpose of benefits:

Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1913, were as follows:

C. A. Girvin, W. J. Wilson and A. H. McInnis, Toronto.

Amount of bond of Secretary-Treasurer, \$500.



## VII. CASH RECEIPTS.

Amount of cash on hand 31st December, 1912 , \$4,098.65.

Cash received during 1912 from:

Dues . . . . .	\$6,669 00
Initiations . . . . .	234 50
Interest . . . . .	103 60
Total receipts . . . . .	<u>\$7,007 10</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration . . . . .	\$10 00
Salaries, officers' and auditors' fees . . . . .	356 00
Printing, stationery and advertising . . . . .	119 50
Guarantee for Secretary-Treasurer . . . . .	5 00
Postage . . . . .	10 00
Slips returned, etc. . . . .	50 00
Total expense of management . . . . .	<u>\$550 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	500 00
Sick benefits . . . . .	5,123 33
Total expenditure . . . . .	<u>\$6,173 83</u>

## WM. &amp; J. G. GREEY'S EMPLOYEES' MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 6 Church Street, Toronto.*

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Arthur Goss, President .....	Toronto.
J. G. Greey, Treasurer ..	Toronto.
F. D. Hunt, Secretary .....	Toronto.

## II. SICK BENEFITS.

Number of members in the Society at 31st December, 1913, 84.

Number of members who received sick benefits during 1913, 18.

Total amount of sick benefits paid during 1913, \$131.95.

Number of weeks' sickness experienced during 1913, 33.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$190.12.

## III. ASSETS.

Cash in Imperial Bank, Toronto .....	\$190 12
Total assets .....	<u>\$190 12</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

One member of the Society died in 1913.

Assessments were made for the purpose of benefits monthly, and special assessments when required.

Ten such assessments were made during the year 1913.

The Society's books were duly audited January, April, July, and December, 1913.

The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.

Names and post office addresses of the auditors for 1913 were as follows: J. H. Watts and F. J. Martin, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$65.62.

Cash received during 1913 from:

Assessments . . . . .	\$208 00
Interest . . . . .	2 95
Donation from firm . . . . .	52 00
Total . . . . .	<u>\$262 95</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Secretary . . . . .	3 50
Total management expenses .. . . .	<u>\$6 50</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	131 95
Total expenditure .... .	<u>\$138 45</u>

## KARN &amp; CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Woodstock, Ontario.*

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Leo. Matthew, president .....Woodstock.  
 W. Holmes, Vice-President .....Woodstock.  
 John Page, Secretary-Treasurer .....Woodstock.

## I. FUNERAL BENEFITS.

Number of members who died during 1913, none.  
 Amount of funeral benefits paid during 1913, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 65.  
 Number of members who have received sick benefits during 1913, 10.  
 Number of weeks' sickness experienced during 1913, 33 $\frac{1}{4}$ .  
 Amount paid in respect of sick members during 1913, \$99.75.  
 Amount paid for medical attendance, \$112.88.  
 Total amount of cash standing to credit of fund at 31st December, 1913, \$23.99.

## III. ASSETS.

Cash in Bank of Nova Scotia, Woodstock .....	\$18 29
Cash on hand .....	5 70
Total assets .....	<u>\$23 99</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.

The accounts were audited on the 10th March, 1914.

Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.

Books of account kept: Cash Book, Ledger, Membership and Minute Book.

## VII. CASH RECEIPTS.

Balance from 1912 (not extended), 20c.

Cash received during 1913 from:

Assessments . . . . .	\$246 50
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Total receipts . . . . .	\$246 50
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration . . . . .	\$3 00
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Salaries . . . . .	6 50
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Total expenses of management . . . . .	\$9 50
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(b) *Miscellaneous Expenditure.*

Sick benefits .. . . .	99 75
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Medical attendance . . . . .	112 88
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All other . . . . .	0 58
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Total expenditure . . . . .	\$222 71
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## THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Brantford.*

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Cockshutt, Hon. President .....Brantford.  
 George Wedlake, President .....Brantford.  
 G. A. Richardson, First Vice-President .. .....Brantford.  
 F. Scattergood, Second Vice-President .....Brantford.  
 Chas. E. House, Secretary .....Brantford.  
 Peter M. Yule, Treasurer. ....Brantford.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 450.  
 Number of members who died during 1913, three; and funeral benefits were paid amounting to \$120.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1913,  
 \$506.39.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ninety-five members received sick benefits during 1913, amounting to \$1,399.07.

Number of weeks' sickness experienced in 1913, 350½.

## III. ASSETS.

Cash in Bank of Montreal, Brantford .....	\$506 39
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.

The Society's accounts were audited January 19th, 1914.

The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.

Names and post office addresses of the auditors of accounts of 1913: T. W. Cleator, and Herbert E. Chittenden, Brantford.

No changes were made in regard to sick benefits during 1913.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$466.59.

Cash received during 1913 from:

Assessments . . . . .	\$1,739 25
Interest and dividends . . . . .	12 00
All other sources . . . . .	0 42
Total . . . . .	<u>\$1,751 67</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$0 50
Registration fee . . . . .	3 00
Printing, stationery and advertising . . . . .	9 25
Officers' salaries, etc. . . . .	180 00
Postage . . . . .	0 05
Total . . . . .	<u>\$192 80</u>

(b). *Miscellaneous Expenditure.*

Funeral benefits . . . . .	120 00
Sick benefits . . . . .	1,399 07
Grand total . . . . .	<u>\$1,711 87</u>

COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. Yarrow, President .....Toronto.  
H. Meade, Secretary .....Toronto.  
J. Pollard, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1913, 89.

Number of members who died during 1913, One.  
Amount of funeral benefits paid during 1913, \$30.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 17.  
Amount paid for sick benefits during 1913, \$308.00.  
Number of weeks' sickness experienced in 1913, 102 2-3.  
Total amount of cash standing to credit of sick benefit fund, \$150.00.

III. ASSETS.

Cash on deposit in Dominion Bank, Toronto .....	\$134 63
Total assets .....	<u>134 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.  
Society's books were duly audited on December 18th, 1913.  
The books of record are Cash Book and Ledger.  
Names and addresses of auditors for 1913 were as follows: Frank Hewson and Robert J. Orr, Toronto.  
Treasurer's bond, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$150.00.

Cash received during 1913 from:

Initiation fees .....	\$17 50
Dues . . . . .	334 00
Interest . . . . .	3 38
All other sources .....	10 50
<hr/>	
Total . . . . .	\$365 38
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Salaries, officers' and auditors' fees .....	\$23 50
Registration fee .....	3 00
Premium for guarantee of officers .....	2 50
Printing . . . . .	4 00
<hr/>	
Total expenses of management .....	\$33 00

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	308 00
Other expenditure .....	9 75
<hr/>	
Total expenditure .....	\$380 75
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THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Cochrane Street, Port Perry.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robert C. Newman, Grand Master .....Toronto.  
Nicholas Ingram, Grand Secretary .....Port Perry.  
Mrs. Tressa Burnett, Grand Treasurer .....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1913, was 5,850.

Total number of members who died during 1913, 34.

Amount of funeral benefits paid in respect of deceased members in 1913, \$1,800.00.

Cash standing at credit of Funeral Fund at 31st December, 1913, \$848.79.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.

Number of members who received sick benefits during 1913, 25.

Amount of benefits paid in 1913 in respect of sick members, \$274.50.

Number of weeks' sickness experienced in 1913, 93½.

Amount paid for medical attendance, \$661.94.

Total amount standing to credit of Sick Benefit Fund, \$579.61.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances .....	\$18,500 00	\$1,000 00
Actual cash in hands of Treasurer .....	138 52	.....
Metropolitan Bank, Toronto. ....	2,569 44	.....
Dues and assessments called but not paid .....	647 00	.....
All other assets .....	7,246 87	.....
Totals . . .	\$29,101 83	\$1,000 00

IV. LIABILITIES.

Aggregate amount of all liabilities ..... \$1,892 05



## V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1913, payable at the end of each month.

The books and accounts were duly audited on August, —, 1913.

The books of record and account kept by the Society are Day Book, Ledger and Register.

Names and addresses of the auditors for 1913: James Worrell, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Secretary Orphanage Fund, \$500.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitution and rules during 1913.

## VII. CASH RECEIPTS.

Cash balances from 1912 (not extended), \$3,652.38.

Cash received during 1913 from:

	Grand Body.	Subordinate Lodges.
Assessments . . . . .	\$1,820 12	.....
Per capita tax and levies . . . . .	1,054 70	.....
Charter fees . . . . .	90 00	.....
Supplies sold . . . . .	335 68	.....
Interest . . . . .	94 95	.....
All other sources . . . . .	7,667 41	.....
Total receipts . . . . .	\$11,062 86	.....

## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1913 for:		
Commission . . . . .	\$55 00	.....
Registration fee . . . . .	25 00	.....
Interest . . . . .	744 75	.....
Annual meeting . . . . .	164 65	.....
Supplies bought . . . . .	1,186 58	.....
Travelling expenses . . . . .	323 10	.....
Rent, light, etc. . . . .	607 24	.....
Salaries, officers' and auditors' fees . . . . .	3,224 80	.....
Printing, stationery and advertising . . . . .	428 48	.....
Postage, telegrams and express . . . . .	170 79	.....
Premiums for guarantee of lodge officers . . . . .	16 50	.....
Other expenditures (Orphanage account) . . . . .	2,609 15	.....
Total management expenses . . . . .	\$9,556 04	.....

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	1,800 00	.....
Sick benefits .....	.....	274 50
Medical attendance .....	151 24	661 94
Gratuities to distressed members .....	.....	224 55
Other expenditure .....	500 00	.....
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Total expenditure .....	\$12,007 28	\$1,160 99

## THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 420 Gladstone Avenue, Toronto, Ont.*

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Wm. H. Harp, President ..... Winnipeg, Man.  
 Alex. McMordie, Secretary-Treasurer ..... Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1912 .....	920
Add contracts taken during 1913, new or renewed .....	91
Gross number on foot at any time during 1913 .....	1,011
Contracts matured in 1913 *(\$9,689.75.) .....	11
Contracts lapsed in 1913 .....	59
Total deductions .....	70
Net contracts on foot 31st December, 1913 .....	941
Number of certificates temporarily suspended .....	27

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto .....	\$1,407 97
Total assets .....	\$1,407 97

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

\*Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Twelve assessments were made during 1913.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1913 on January 11th, 1914.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

Names and post office addresses of the auditors for 1913: Frank Secord and H. S. Tipple, Toronto.

Number of members in Ontario, 389.

Number of members in Ontario who died during 1913, 4.

Amount paid as death claims to Ontario members, \$3,538.75.

#### VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,092.86.

Cash received during 1913 from:

Assessments . . . . .	\$10,319 75
Per capita tax and levies . . . . .	113 32
Interest . . . . .	22 10
Supplies sold . . . . .	9 15

Total receipts . . . . .	\$10,464 32
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#### IX. CASH EXPENDITURE.

##### (a) *Expenses of Management*

Cash paid during 1913 for:

Registration fee . . . . .	\$10 00
Annual meeting . . . . .	141 00
Supplies bought . . . . .	16 10
Travelling expenses . . . . .	25 00
Salaries . . . . .	116 16
Printing . . . . .	126 00
Postage, telegrams and express . . . . .	25 20

Total expenses of management . . . . .	\$459 46
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##### (b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments . . . . .	9,689 75
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Total expenditure . . . . .	\$10,149 21
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	76	67,298 00	766 00	.....	.....
25-29.....	217	187,726 00	2,261 00	.....	.....
30-34.....	226	196,135 25	2,442 00	.....	.....
35-39.....	117	98,733 50	1,275 75	2	1,752 50
40-44.....	55	48,702 50	605 00	.....	.....
45-49.....	92	76,595 75	935 00	3	2,636 00
50-54.....	74	65,527 00	814 00	.....	.....
55-59.....	58	51,359 00	638 00	2	1,771 00
60-64.....	33	29,221 50	363 00	1	882 25
65-69.....	7	6,198 50	77 00	1	885 50
70-74.....	8	7,084 00	88 00	.....	.....
75-79.....	2	1,771 00	22 00	1	882 25
80-84.....	3	2,656 50	33 00	1	880 25
85 & over.....	.....	.....	.....	.....	.....
Totals.....	968	839,008 50	10,319 75	11	9,689 75



POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- W. Sparks, President .....Toronto.
- M. E. Hynes, Vice-President .....Toronto.
- A. T. Middleton, Treasurer .....Toronto.
- F. Graham, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1913, was 296.

- Number of members who died during 1913, 5.
- Total amount of funeral benefits paid in 1913, \$600.00.
- Cash in Funeral Benefit Fund, 31st December, 1913, \$839.20.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands .....	\$7 45
Cash on deposit in Imperial Bank .....	981 75
Total . . . . .	<u>\$989 20</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Five assessments were made during 1913.

The Society's accounts were duly audited on January 30th, 1914.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1913: M. MacDonald and T. D. Gould, Toronto.

No changes were made in relation to insurance certificates in 1913.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$655.05.

Cash received during 1913 from:

Application fees .....	\$76 00
Dues . . . . .	878 75
Interest . . . . .	11 90
Total . . . . .	<u>\$966 65</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Secretary's salary . . . . .	25 00
Printing, etc. . . . .	4 50
Total expenses of management . . . . .	<u>\$32 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	<u>600 00</u>
Total expenditure . . . . .	<u>\$632 50</u>

THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 915 King Street West, Toronto.*

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas DeRose, President .....Toronto.  
P. Hannigan, 1st Vice-President .....Toronto.  
E. Gray, 2nd Vice-President .....Toronto.  
James Conlan, Treasurer .....Toronto.  
Thomas Carruthers, Secretary .....Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1913, 2,150.

Number of members who died during 1913, 12.

Total amount of funeral benefits paid in 1913, in respect of deceased members,  
\$720.00.

Number of junior members who died during 1913, none.

Amount of funeral benefits paid in 1913 in respect of junior members, none.

Number of members' wives who died in 1913, 9.

Amount funeral benefits paid in 1913 in respect of deceased wives, \$255.00.

Amount at the credit of the General Fund at 31st December, 1913, \$1,802.99.

Funeral and sick benefits are paid out of the General Fund.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1913, 498.

Total amount of sick benefits paid in 1913, \$4,637.00.

Number of weeks' sickness paid in 1913, 1,340½.

Nothing was paid out for medical attendance during 1913.

III. ASSETS.

Cash in Dominion Bank, Toronto. ....	\$1,802 99
Total assets . . . . .	<u>\$1,802 99</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Certain changes were made in 1913 in the organization and management of the Society.

Assessments were made every four weeks.

Thirteen assessments were made during 1913.

The accounts were audited July 3rd, 1913, and January 16th, 1914.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1913 were: Joseph Coulter and John Hibbert, Toronto.

#### VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,359.34.

Cash received during 1913 from:

Assessments . . . . .	\$6,526 70
Interest . . . . .	41 95
Total . . . . .	<u>\$6,568 65</u>

#### VIII. CASH EXPENDITURE.

##### (a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee (renewal) . . . . .	\$15 00
Printing . . . . .	39 00
Postage . . . . .	2 00
Travelling expenses (car tickets) . . . . .	52 00
Managing officers' salaries and officers' and auditors' fees . . . . .	150 00
Other management expenses . . . . .	140 00
Expenses of management . . . . .	<u>\$398 00</u>

##### (b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	975 00
Sick benefits . . . . .	4,637 00
Gratuities to distressed members . . . . .	110 00
Other expenditure . . . . .	5 00
Total expenditure . . . . .	<u>\$6,125 00</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY  
OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Brantford, Ont.*

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1913, were as follows:

Eugene E. Uptgrove, President .....	Brantford.
J. A. Edwards, First Vice-President .....	Brantford.
Joseph Book, Second Vice-President .....	Brantford.
J. R. Harmer, Secretary .....	Brantford.
Franklin Grobb, Treasurer .....	Brantford.

#### I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1913, was 1,220.

Number of members of the Society who died in 1913, 11.

Funeral benefits were paid in 1913 amounting to \$528.00.

#### II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1913, 176.

Total amount of sick benefits paid in 1913, \$2,814.85.

Number of weeks' sickness experienced in 1913, 713 1-3.

Total amount to credit of the Sick Benefit Fund at 31st December, 1913, \$454.38.

#### III. ASSETS.

Cash value of bond .....	\$500 00
Cash deposited in Standard Bank, Brantford .....	454 38
Other assets . . . . .	12 00
<b>Total assets . . . . .</b>	<b>\$966 38</b>

#### IV. LIABILITIES.—None.

#### V. MISCELLANEOUS.

Thirteen assessments were made in 1913 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1913 were audited January 14th, 1914.

The following books of record and account are kept: Minute Book, and Cash Book.

Names and post office addresses of the auditors for 1913 were as follows: E. Roberts and S. G. Macklin, Brantford.

Certain changes were made in 1913 in the Constitution and Rules of the Society in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$692.93.

Cash received during 1913 from:

Dues . . . . .	\$3,288 15
Interest . . . . .	22 50
All other sources . . . . .	22 40
Total receipts . . . . .	<u>\$3,333 05</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$0 50
Registration fee . . . . .	10 00
Officers' and auditors' fees . . . . .	160 00
Printing, stationery, etc. . . . .	33 25
Postage, etc. . . . .	.....
Total expenses of management . . . . .	<u>\$203 75</u>

(b) *Miscellaneous expenditure.*

Funeral benefits . . . . .	528 00
Sick benefits . . . . .	2,814 85
Gratuities to distressed members . . . . .	25 00
Total expenditure . . . . .	<u>\$3,571 60</u>

## BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Woodstock.*

Incorporated 19th January, 1900.

The Executive Officers of Society at 31st December, 1913, were as follows:

Tom. Armstrong, President .....	Woodstock.
Harry Pearson, Treasurer .....	Woodstock.
B. C. Parker, Secretary .....	Woodstock.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 208.

Number of members who received benefits during 1913, 58.

Total amount of benefits paid in 1913, \$464.55.

Number of weeks' sickness experienced in 1913, 160.

Total amount of cash standing to credit of Sick Benefit Fund, \$398.69.

## III. ASSETS.

Cash in Bank of Commerce, Woodstock .....	\$398 69
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Eight such assessments were made during 1913.

Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.

The Society's books were duly audited June, 1913.

The names and post office addresses of the auditors for 1913 were as follows: Tom Armstrong and J. V. Spedding, Woodstock.

No changes were made during 1913 in the organization, management or constitution and rules of the Society.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$375.00.

Cash received during 1913 from:

Initiation fees .....	\$83 50
Assessments . . . . .	513 10
Interest . . . . .	11 99

Total receipts . . . . .	<u>\$608 59</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$1 00
Registration fees . . . . .	3 00
Supplies bought . . . . .	12 90
Officers' and auditors' salaries . . . . .	75 60
Printing, etc. . . . .	0 10

Total expenses of management . . . . .	\$92 60
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(b) *Miscellaneous Expenditure.*

Funeral wreaths . . . . .	24 00
Sick benefits . . . . .	464 55
Refund to members . . . . .	3 75

Total expenditure . . . . .	\$584 90
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 412 McLeod Street, Ottawa, Ontario.

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1913, were as follows:

Abraham Payne, President .....	Ottawa.
D. Doherty, Vice-President .....	Ottawa.
W. Pennington, Treasurer .....	Ottawa.
A. E. Bullman, Financial Secretary .....	Ottawa.
J. A. Murphy, Recording Secretary .....	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 135.  
Number of members who died during 1913, 9.  
Funeral benefits amounting to \$160.00 were paid.  
Total amount of cash standing to credit of General Fund, \$363.66.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 23, amounting to \$490.00.  
Number of weeks' sickness experienced during 1913, 184.  
Amount paid for medical attendance in 1913, \$112.41.  
Total amount cash standing to credit of General Fund, December, 1913, \$363.66.

III. ASSETS.

Cash on hand .....	\$13 02
Bank of Ottawa (General Fund) .....	363 66
Bank of Ottawa (Special Fund) .....	109 11
Bank of Ottawa (Beneficiary Fund) .....	233 12
Other assets . . . . .	70 00
Total assets . . . . .	<u>\$788 91</u>

LIABILITIES.

Funeral benefits . . . . .	\$20 00
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V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member  
Eight such assessments were made during 1913.  
The Society's books were duly audited February 7th, 1914.  
Names and post office addresses of the auditors for 1913 were as follows: Albert  
E. Bullman and J. McL. Ross, Ottawa.  
The following books of record and account are kept: Question Book, Roll Book,  
Minute Book, Blotter and Ledger.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$33.85.

Cash received during 1913 from:

Dues . . . . .	\$651 69
Assessments . . . . .	1,017 00
Interest . . . . .	23 17
Total receipts . . . . .	<u>\$1,691 86</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission . . . . .	\$9 65
Registration fee . . . . .	3 00
Rent, light, heat and taxes . . . . .	37 50
Salaries, officers' and auditors' fees . . . . .	86 00
Printing, postage, etc. . . . .	9 94
Postage, telephone, etc. . . . .	11 30
Total expenses of management . . . . .	<u>\$157 39</u>

(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans . . . . .	969 00
Funeral benefits . . . . .	160 00
Sick benefits . . . . .	490 00
Druggist . . . . .	21 72
Medical attendance . . . . .	112 41
Total expenditure . . . . .	<u>\$1,910 52</u>



## VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1913, were as follows:

G. Bagnato, President .....	Toronto.
S. Agliarolo, Vice-President .....	Toronto.
S. Roncone, Financial Secretary, 18 Ontario Street .....	Toronto.
G. Parisi, Corresponding Secretary .....	Toronto.
Angelo Petti, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1913, was 32.

One member died during 1913.

Total amount of funeral benefits paid during 1913, \$50.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 6.

Number of weeks' sickness experienced during 1913, 8.

Amount paid for sick benefits during 1913, \$40.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$243.56.

## III. ASSETS.

Cash in Bank of Toronto .....	\$243 56
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## IV. LIABILITIES.—None.

## MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1913.

The books of the Society were duly audited December, 31st 1913.

Names and addresses of the auditors for 1913 were: Geo. Parisi and V. Genovese, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$130.96.

Cash received during 1913 from:

Dues . . . . .	\$131 00
Supplies sold . . . . .	9 50
Interest . . . . .	4 35
All other sources . . . . .	122 45
Total . . . . .	<u>\$267 30</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	19 50
Officers' salaries . . . . .	12 00
Postage, etc. . . . .	3 20
Printing, etc. . . . .	23 00
Supplies bought . . . . .	4 00
Total management expenses . . . . .	<u>\$64 70</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	40 00
Funeral benefits . . . . .	50 00
Total expenditure . . . . .	<u>\$154 70</u>

## THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1913, were as follows:

H. Tansley, President .....	Hamilton.
W. Armstrong, Vice-President .....	Hamilton.
F. J. Maw, Treasurer .....	Hamilton.
K. Knudsen, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 300.

Number of members who died during 1913, 1.

Amount of funeral benefits paid during 1913, \$40.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, 35.

Amount of benefits paid in 1913, \$557.40.

Number of weeks' sickness experienced in 1913, 142.

Cash to credit of fund at 31st December, 1913, \$277.00.

## III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	\$277 00
Total assets . . . . .	<u>\$277 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1913, January 12th, 1914.

Names and addresses of the auditors for the year 1913: Walter Turnbull and

A. H. Mundt, Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.

No changes were made in regard to sick benefits during 1913.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$291.68.

Cash received during 1913 from:

Assessments and dues .....	\$487 75
Donation . . . . .	162 57
Total receipts .....	<u>\$650 32</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Managing officers' salary and auditors' fees, .....	40 00
Printing . . . . .	24 60
Total expenses of management .....	<u>\$67 60</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	40 00
Sick benefits .....	557 40
Total expenditure .....	<u>\$665 00</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robert Davis, President .....Hamilton.  
W. G. Flack, Secretary .....West Hamilton.  
R. W. Monk, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1913, 520.  
Three members died during 1913.  
Amount of funeral benefits during 1913, \$199.50.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 98.  
Amount paid for sick benefits during 1913, \$2,005.25.  
Number of weeks' sickness experienced during 1913, 401.  
Amount paid for medical attendance during 1913, \$617.50.  
Amount of cash standing to credit of Sick Fund, \$2,092.22.

III. ASSETS.

Cash in Bank of Hamilton .....	\$1,092 22
Bond . . . . .	1,000 00
Total . . . . .	<u>\$2,092 22</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.  
The books of record and account are: Cash Book, Receipt Book and Cheque Book.  
The accounts of the Society were audited January 8th, 1914.  
Names and addresses of the auditors for 1913: P. Erskine and A. Gorman, Hamilton.  
No changes were, during 1913, made in the by-laws in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,032.19.

Cash received during 1913 from:

Dues . . . . .	\$3,261 00
Interest . . . . .	76 89
Donations . . . . .	150 00
Total receipts . . . . .	<u>\$3,487 89</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$10 00
Officers' salaries and officers' and auditors' fees . . . . .	270 96
Printing, etc. . . . .	54 65
Total expenses of management . . . . .	<u>\$335 61</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	199 50
Medical attendance . . . . .	617 50
Sick benefits . . . . .	2,005 25
Gratuities to distressed members . . . . .	298 00
Total expenditure . . . . .	<u>\$3,455 86</u>

## GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Yonge and Melinda Streets, Toronto.*

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Stevenson, President .....	Toronto.
A. Thomson, Vice-President .....	Toronto.
Thomas Jeffrey, Secretary-Treasurer .....	Toronto.
G. Tasker, Trustee .....	Toronto.
R. Cashman, Trustee .....	Toronto.
E. Dayment, Trustee .....	Toronto.
R. C. Moore, Trustee .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 73.

One member died during 1913. Amount of funeral benefit paid, \$100.00.

Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1913,  
\$1,339.96.

## II. SICK BENEFITS.

Number of members who received sick benefits in 1913, 8.

The total amount of benefits paid in 1913 was \$180.00.

Number of weeks' sickness experienced in 1913, 36.

The total amount paid for medical fees.—None.

## III. ASSETS.

Actual amount of cash on hand 31st December, 1913 .....	\$1,339 96
Total . . . . .	<u>\$1,339 96</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.

The Society's accounts were audited January 12th, 1914.

The following books of account are kept: Weekly Dues Book, Yearly Dues Book, Day Book.

The names and post office addresses of the auditors for 1913 were: A. H. Leman and J. A. Masterson, *The Globe*.

During 1913 no changes were made in the constitution and rules in relation to sick benefits.

Amount of bond of Secretary-Treasurer, \$1,000.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,282.71.

Cash received during 1913 from:

Initiation fees .....	\$2 00
Assessments .....	222 40
Interest and dividends .....	270 95
Total . . . . .	<u>\$495 35</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Supplies . . . . .	4 75
Rent, light, heat and taxes .....	4 00
Managing officers' salaries, etc. ....	110 00
Premium for guarantee of officers .....	10 00
Postage . . . . .	5 00
Total expenses of management .....	<u>\$136 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	100 00
Sick benefits .....	180 00
All other expenditure .....	21 35
Grand total .....	<u>\$438 10</u>

## THE NATIONAL CASH REGISTER CO'S. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robert Reid, President .....	Toronto.
William Croft, Vice-President .....	Toronto.
Chas. W. Long, Secretary .....	Toronto.
Addis J. Byrne, Treasurer .....	Toronto.
Charles Ball, Director .....	Toronto.
James Flight, Director .....	Toronto.
George Crew, Director .....	Toronto.

## I. FUNERAL BENEFITS.

One member died during 1913.

Amount of funeral benefits in 1913, \$50.00.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1913, was 108.

Sick benefits are undertaken by the Society.

Twenty-seven members received sick benefits during 1913.

Total amount of benefits paid in 1913 in respect of sick members, \$515.73.

Number of weeks' sickness experienced, 59½.

Amount paid for medical attendance, \$27.50.

Amount standing to credit of General Fund, 31st December, 1913, \$885.12.

## III. ASSETS.

Cash in Standard Bank, 31st December, 1913 .....	\$885 12
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1913.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's Books were audited for 1913 on 17th January, 1914.

Names and addresses of auditors for 1913 were as follows: Harry Godwin and George McKenna.

No changes were made in the By-laws of the Society during 1913.

Amount of Secretary's bond, \$250.00.

Amount of Treasurer's bond, \$250.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$861.55.

Cash received during 1913 from:

Dues . . . . .	\$606 62
Interest . . . . .	18 93
Total receipts . . . . .	<u>\$625 55</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fees . . . . .	\$3 00
Supplies bought . . . . .	0 50
Law costs . . . . .	0 25
Total expenses of management . . . . .	<u>\$3 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	515 73
Medical attendance . . . . .	27 50
All other expenditure . . . . .	5 00
Total expenditure . . . . .	<u>\$601 98</u>



ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Berlin, Ontario.

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Andrew Englert, President .....Berlin.  
Frank Walz, Vice-President .....Berlin.  
Jacob Gies, Recording Secretary .....Berlin.  
I. E. Haller, Financial Secretary .....Berlin.  
F. X. Schmuck, Treasurer .....Berlin.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 490.  
Six members of the Society died during 1913.  
Amount paid for funeral benefits during 1913, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 82.  
Amount paid for sick benefits, \$1,266.50.  
Number of weeks' sickness experienced during 1913, 318 2-3.  
Amount paid for medical attendance during 1913, \$1.00.  
Total amount of cash standing to credit of the general fund from which benefits are paid, \$1,233.16.

III. ASSETS.

Notes . . . . .	\$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account) . . . . .	1,233 16
All other assets . . . . .	29 05
Total . . . . .	<u>\$3,262 21</u>

IV. LIABILITIES.--None.

V. MISCELLANEOUS.

Assessments are made monthly.  
The Society's books were duly audited for 1913 on December 31st 1913.  
The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.  
Names and post office addresses of the auditors for 1913 were as follows: W. Winter and Jacob J. Gies, Berlin.  
10 F.S.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,183.97.

Cash received during 1913 from:

Initiation fees . . . . .	\$76 00
Dues . . . . .	1,446 75
Fines . . . . .	27 35
Supplies sold . . . . .	10 45
Interest . . . . .	116 00
Forfeits . . . . .	2 50
Total receipts . . . . .	<u>\$1,679 05</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	26 75
Rent . . . . .	25 00
Salaries . . . . .	106 00
Printing . . . . .	8 25
Postage . . . . .	2 11
Total expenses of management . . . . .	<u>\$171 11</u>

(b) *Miscellaneous Expenditure.*

Church service . . . . .	31 25
Sick benefits . . . . .	1,266 50
Funeral benefits . . . . .	150 00
Benefits to orphans . . . . .	10 00
Medical attendance . . . . .	1 00
Total expenditure . . . . .	<u>\$1,629 86</u>

## ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. V. Dusseau, President .....Toronto.  
 J. B. Ethier, Vice-President .....Toronto.  
 P. Gravel, Secretary .....Toronto.  
 J. D. Desaulniers, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 77.  
 One member died during 1913.  
 Funeral benefits paid during 1913, \$50.00.  
 No member's wife died during 1913.  
 Amount paid in respect of deceased wives, none.  
 Cash standing to credit of Funeral Benefit Fund, \$391.90.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Ten members received sick benefits during 1913.  
 Number of weeks' sickness experienced during 1913, 33.  
 Sick benefits amounting to \$99.00 were paid.  
 Cash standing to credit of Sick Fund, \$1,358.63.

## III. ASSETS.

Cash value of mortgages .....	\$1,000 00
Cash value of notes .....	200 00
Cash on hand .....	23 00
Cash in Home Bank of Canada .....	527 53
Total assets .....	<u>\$1,750 53</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly. Payable first Monday in each month.  
 The Society's accounts were audited 4th February, 1914.  
 The books of record kept are a Ledger, Minute and Cash Book.  
 Name and address of the auditor for 1913: R. L. Archambault, Toronto

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,571.15.

Cash received during 1913 from:

Initiation fees .....	\$2 00
Dues . . . . .	304 45
Interest . . . . .	83 23
Total receipts . . . . .	<u>\$389 68</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$1 00
Registration fee .....	3 00
Rent, light, heat, etc. ....	29 80
Salaries . . . . .	24 00
Postage, etc. . . . .	2 00
Printing, etc. . . . .	1 50
Total expenses of management .....	<u>\$61 30</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	99 00
Total expenditure . . . . .	<u>\$210 30</u>

## THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Brantford, Ont.*

Organized 24th August. 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

P. E. Verity, Honorary President .....	Brantford.
J. Harvey Clement, President .....	Brantford.
Harry Bond, First Vice-President .....	Brantford.
G. F. Griffin, Second Vice-President .....	Brantford.
Charles Carter, Secretary .....	Brantford.
Verity Plow Company, Treasurer .....	Brantford.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 275.

Number of members who died during 1913, 1.

Amount paid for funeral benefits, \$30.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1913, 64.

Amounts of benefits paid during 1913, \$1,125.29.

Number of weeks' sickness experienced in 1913, 321½.

Total amount to credit of Sick Benefit Fund, \$285.30.

## III. ASSETS.

Cash held by Treasurer (Verity Plow Co.) .....	\$285 30
Other assets . . . . .	5 50
Total . . . . .	<u>\$290 80</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every four weeks.

Number of assessments made during 1913, fifteen.

The Society's accounts were audited January 27th, 1914.

Names and addresses of the auditors of accounts for 1913: H. W. Styles and Harry Bond, Brantford.

Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.

No changes were made during 1913 in the organization or management or in the constitution and rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$510.45.

Cash received during 1913 from:

Dues . . . . .	\$1,068 45
Interest and dividends . . . . .	21 44
Total . . . . .	<u>\$1,089 89</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Law costs . . . . .	0 50
Officers' salaries, etc. . . . .	130 00
Printing, stationery and advertising . . . . .	26 25
Total expenses of management . . . . .	<u>\$159 75</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	30 00
Sick benefits . . . . .	1,125 29
Grand totals . . . . .	<u><u>\$1,315 04</u></u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Formosa, Ontario.*

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Frank Beninger, President .....Formosa.  
Mike Weis, Vice-President .....Formosa.  
Mathew Weiler, Secretary and Treasurer .....Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 35.  
No members died during 1913.  
Amount paid for funeral benefits, none.  
Number of members who received sick benefits in 1913, 6.  
Number of weeks' sickness experienced in 1913, 40.  
Amount of benefits paid in 1912 to sick members, \$144.00.  
Total amount of cash standing to credit of fund at 31st December, 1913, \$543.96.

III. ASSETS.

Actual cash on hand 31st December, 1913 .....	\$25 53
Cash in bank (Merchants), Mildmay .....	518 43
Total assets .....	<u>\$543 96</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessment was made during 1913.  
The books and accounts of the Society were duly audited January 10th 1914.  
The books of record or account kept by the Society are: Ledger and Members' Roll Book.  
The names and addresses of the auditors for 1913 were: Anthony Opperman and Domonie Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$583.71.	
Cash received during 1913 from:	
Dues . . . . .	\$105 00
Interest . . . . .	14 60
Total receipts . . . . .	<u>\$119 60</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:	
Registration fee .....	\$3 00
Salaries . . . . .	7 00
Rent, etc. ....	2 40
Postage, telegrams and express .....	0 20
Other expenses .....	0 25
	<hr/>
Total expenses of management .....	\$12 85

*(b) Miscellaneous Expenditure.*

Sick benefits .....	144 00
Other expenditure .....	2 50
	<hr/>
Total expenditure .....	\$159 35

## CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Government Buildings, Ottawa.*

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

A. G. Kingston, President .....Ottawa.  
 A. W. Grant, Treasurer .....Ottawa.  
 W. J. Lynch, Secretary .....Ottawa.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1913, \$72,200.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	365	73,000 00
Add contracts taken during 1913, new or renewed.....	3	600 00
Gross number and amount of contracts on foot at any time during 1913	368	73,600 00
	Number.	Amount.
Deductions:		
Contracts matured in 1913.....	5	\$ 1,000 00
Contracts cancelled in 1913 .....	2	400 00
Total deductions extended .....	7	1,400 00
Net contracts on foot at 31st December, 1913.....	361	72,200 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of bonds, etc. .... \$7,664 42  
 Cash in Bank of Montreal, Ottawa. .... 1,660 47  
 Total . . . \$9,324 89

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 26th January, 1914.

Names and post office addresses of the auditors for 1913 were as follows: R. Devlin, H. V. Rorke and A. M. Dechene, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

Amount of bond of Treasurer, \$1,000.00.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,071.59.

Cash received during 1913 from:

Assessments . . . . .	\$2,277 71
Interest and dividends . . . . .	310 85
	<hr/>
	\$2,588 56
Less refund . . . . .	14 62
	<hr/>
Total receipts . . . . .	\$2,573 94
	<hr/>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Salaries, officers' and auditors' fees . . . . .	120 00
Premium for Guarantee of Officers . . . . .	5 00
	<hr/>
Total expenses of management . . . . .	\$128 00

(b) *Miscellaneous Expenditure.*

Life insurance claims . . . . .	1,000 00
Investments (not extended), \$1,857.06.	
	<hr/>
Total expenditure . . . . .	\$1,128 00
	<hr/>



HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at 31st December, 1913, were as follows:

C. E. Fraser, President .....	Hamilton.
R. W. Small, Vice-President .....	Hamilton.
Peter F. Monte, Secretary .....	Hamilton.
J. L. Hopkin, Treasurer .....	Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1913, about 1,250.  
 Five members died during 1913.  
 Amount of funeral benefits paid during 1913, \$407.25.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1913, 356.  
 Amount paid for sick benefits during 1913, \$4,045.00.  
 Number of weeks' sickness experienced during 1913, 846.  
 Amount paid for medical attendance during 1913, \$1,968.32.  
 Amount of cash standing to credit of Sick Fund, \$3,141.19.

III. ASSETS.

Cash value of bond .....	\$1,000 00
Cash in Bank of Hamilton .....	3,141 19
Total . . .	<u>\$4,141 19</u>

IV. LIABILITIES.

Funeral benefits . . .	<u>\$106 75</u>
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V. MISCELLANEOUS.

Dues are paid twice a month by the members.  
 Number of assessments made during 1913, 24.  
 The accounts of the Society were audited every quarter.  
 The books of record and account are Minuté Book, Cash Book and Journal.  
 Names and addresses of the auditors for 1913: J. K. Fenton and A. Smith, Hamilton.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,740.39.

Cash received during 1913 from:

Dues . . . . .	\$9,030 10
Interest . . . . .	106 52
Donation . . . . .	150 00
Total receipts . . . . .	<u>\$9,286 62</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Printing, etc. . . . .	\$24 25
Registration fee . . . . .	10 00
Officers' salaries and officers' and auditors' fees . . . . .	412 00
Expenses of annual meeting . . . . .	10 00
Total expenses of management . . . . .	<u>\$456 25</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	407 25
Medical attendance . . . . .	1,968 32
Sick benefits . . . . .	4,045 00
All other expenditure . . . . .	9 00
For investments (not extended), \$1,000.00.	
Total expenditure . . . . .	<u>\$6,885 82</u>

## THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John Parker, President .....	Toronto.
George Dearling, Vice-President .....	Toronto.
G. L. Kingdon, Secretary .....	Toronto.
R. Dimond, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 252.

Two members died during 1913.

Funeral benefits paid in 1913, \$100.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 92.

Number of weeks' sickness experienced during 1913, 300.

Sick benefits amounting to \$1,201.56 were paid.

Amount paid for medical attendance, \$286.72.

Cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$95.99.

## III. ASSETS.

Cash on hand .....	\$29 09
Cash in Imperial Bank, Toronto .....	66 90
Total assets ..	<u>\$95 99</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every two weeks.

The Society's accounts were audited July and December, 1913.

The books of record kept are a Cash Book, Receipt Book, and Minute Book.

Names and addresses of the auditors for 1913: J. Firken and J. A. Robinson, Toronto.

Certain changes were made in the Constitution and By-laws during 1913.

Amount of bond of Treasurer, \$50.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$78.36.

Cash received during 1913 from:

Dues . . . . .	\$1,666 96
Total receipts . . . . .	<u>\$1,666 96</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 05
Investigation of claims . . . . .	2 00
Travelling expenses . . . . .	4 00
Supplies bought . . . . .	2 00
Salaries . . . . .	50 00
Total expenses of management . . . . .	<u>\$61 05</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	100 00
Medical attendance . . . . .	286 72
Sick benefits . . . . .	1,201 56
Total expenditure . . . . .	<u>\$1,649 33</u>

THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ont.

Organized, 1905; incorporated May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Jacob Kaufman, President .....Toronto.  
M. Sher, Treasurer .....Toronto.  
J. Steiner, Financial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1913, was 446.

Number of members who died during 1913, 2.

Amount of funeral benefits paid during 1913, \$200.00.

Number of members' wives died during 1913, none.

Amount of funeral benefits paid, none.

Thirteen members' children and fifteen members' parents died during 1913, and funeral benefits amounting to \$125.00 were paid.

Amount of cash standing to credit of fund, \$112.33.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Forty-four members received sick benefits during 1913, amounting to \$756.50.

Number of weeks' sickness experienced during 1913, 154½.

Amount paid for medical attendance, \$1,364.23.

Amount of cash standing to credit of the fund, \$4,932.35.

III. ASSETS.

Cash value of real estate .....	\$1,200 00
Cash on hand .....	63 43
Cash in bank .....	4,981 25
Total . . . . .	<u>\$6,244 68</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1913. The accounts of the Society were audited every quarter during 1913.

Names and post office addresses of auditors: M. Zimmerman, J. Harshkovitz and H. Benjamin, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.



## VII. CASH RECEIPTS.

Cash balance from 1912, \$4,200.15.

Cash received during 1913:

Application fees . . . . .	\$16 50
Initiation fees . . . . .	50 50
Dues . . . . .	2,705 28
Per capita tax . . . . .	633 00
Supplies sold . . . . .	106 30
Fines . . . . .	45 00
Donations . . . . .	205 40
Medical fees . . . . .	1,397 23
Interest . . . . .	82 49
All other sources . . . . .	577 95
Total . . . . .	<u>\$5,819 65</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Travelling expenses . . . . .	\$38 67
Registration fee . . . . .	3 00
Insurance . . . . .	5 28
Rent . . . . .	135 50
Salaries . . . . .	288 50
Printing . . . . .	143 83
Postage and stationery . . . . .	138 92
Other expenses . . . . .	32 05
Total management expenses . . . . .	<u>\$785 75</u>

(b) *Miscellaneous Expenditure.*

Funeral expenses . . . . .	196 64
Funeral benefits . . . . .	125 00
Benefits to widows and orphans . . . . .	200 00
Medical attendance . . . . .	1,364 23
Sick benefits . . . . .	756 50
Incurable benefits . . . . .	100 00
Gratuities to distressed members . . . . .	552 65
Special medical attendance . . . . .	135 55
Other expenditures . . . . .	758 80
Total expenditure . . . . .	<u>\$4,975 12</u>

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 88 Church Street, Toronto, Ont.

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. McCarthy, President .....Toronto.  
R. Lynch, Vice-President .....Toronto.  
J. Pamphilon, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 411.  
Number of members of the Society who died during 1913, 4.  
Total amount of funeral benefits paid during 1913, \$1,000.00.  
Number of members' wives died during 1913, 1.  
Amount of funeral benefits paid, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 77, amounting to  
\$1,536.35.  
Number of weeks' sickness experienced during 1913, 307 2-7.

III. ASSETS.

Cash in Secretary-Treasurer's hands .....	\$562 40
Cash on deposit to Society's credit, not drawn against, in the Home Bank Toronto .....	\$7,206 91
Total . . . . .	\$7,769 31

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts were audited monthly during 1913.  
Names of auditors: R. Habersstock, A. Pollock, and J. McCarthy, all of Toronto.  
Books kept by the Society are: Day Book and Ledger.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$11,044.22.

Cash received during 1913 from:

Initiation fees .....	\$74 50
Dues . . . . .	6,972 70
Assessments . . . . .	505 06
Fines . . . . .	40 25
Interest and dividends .....	298 06
Cash received from repayment of loans .....	655 00

Total receipts .....	<u>\$8,545 57</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Per capita tax for management .....	\$123 75
Registration fee .....	3 00
Supplies . . . . .	24 15
Rent, fuel, light and taxes .....	221 88
Salaries, officers' and auditors' fees .....	1,427 73
Printing, stationery and advertising .....	452 80
Postage, telegrams and express .....	23 25

Total expenses of management .....	<u>\$2,276 56</u>
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(b) *Miscellaneous Expenditure.*

Per capita tax other than for management .....	3,850 00
Funeral benefits .....	1,040 00
Gratuities to distressed members .....	2,265 17
Sick benefits .....	1,536 35
Other expenditure .....	852 40

Total expenditure .....	<u>\$11,820 48</u>
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LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Mrs. Mary Tulk, Grand Mistress ..... Vancouver, B.C.  
Mrs. Jeanie Gordon, Grand Secretary .....Toronto, Ont.  
Mrs. A. Podger, Grand Treasurer .....Toronto, Ont.

I. FUNERAL BENEFITS.—None

II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges with a membership of 3,000.  
Number of members who received sick benefits during 1913, none.  
Total amount of sick benefits paid in 1913, none.  
Number of weeks' sickness experienced in 1913, none.  
Amount paid for medical attendance in 1913, none.

III. ASSETS.

	Grand Body.	Subordinate
Cash in Dominion Bank, Oshawa .....	\$283 20	.....
Total assets . . . . .	<u>\$283 20</u>	<u>.....</u>

IV. LIABILITIES.—No information.

V. MISCELLANEOUS.

The books were audited 14th July, 1913.  
Names and addresses of auditors of accounts of 1913: Wm. Foster, and Wm. Chenery, Toronto, Ont.

## VII. CASH RECEIPTS.

Cash balance from 1912, \$333.54.

Cash received during 1913 from:

	Grand Lodge.	Subordinate Lodges.
Application fee .....	\$346 50	.....
Per capita tax and levies .....	60 00	.....
Initiation fees .....	.....	\$308 50
Charter fees .....	250 00	.....
Dues .....	.....	308 50
Supplies sold .....	258 21	.....
Interest .....	2 45	.....
Total receipts .....	<u>\$917 16</u>	<u>\$617 00</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1913 for:		
Charter fees .....	\$75 00	.....
Expenses of meeting .....	5 00	.....
Commission .....	200 00	.....
Travelling expenses .....	173 00	.....
Registration fee .....	10 00	.....
Supplies bought .....	209 50	.....
Clerk hire .....	10 00	.....
Postage, telegrams and express .....	75 00	.....
Salaries .....	135 00	.....
Other expenses .....	25 00	.....
Total expenses of management .....	<u>\$917 50</u>	.....

(b) *Miscellaneous Expenditure.*

All other expenditure .....	50 00	.....
Total expenditure .....	<u>\$967 50</u>	.....



THE HEINTZMAN & COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office: 193-197 Yonge Street, Toronto, Ontario.*

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James Mahoney, President .....Toronto.  
William Benny, Vice-President .....Toronto.  
Thomas H. Eagen, Treasurer .....Toronto.  
Thomas H. Kirk, Secretary .....Toronto.

DIRECTORS.

R. Burbridge .....West Toronto.  
G. Grundler .....West Toronto.  
H. Libby .....West Toronto.  
T. Bates .....West Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1913, 322.  
Number of members who died in 1913, one.  
Funeral benefits paid in 1913, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1913, 33.  
Amount of sick benefits paid during 1913, \$730.00.  
Number of weeks' sickness experienced in 1913, 155.  
Total amount to credit of General Fund, from which all claims are paid, \$508.50.

III. ASSETS.

Balance to credit of Sick and Funeral Funds ..... \$508 50

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are collected once a month.  
The Society's accounts for 1913 were audited on the 23rd of January, 1914.  
No changes were made during 1913 in the organization and management and the constitution and rules of the Society in relation to benefits.  
Names of auditors of accounts: J. Linton and H. Hounsell, West Toronto.  
Books of account kept by Society: Ledger, etc.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$536.26.

Cash received during 1913:

Dues . . . . .	\$767 40
Interest . . . . .	12 84
Total receipts . . . . .	<u>\$780 24</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Salaries, officers' and auditors' fees . . . . .	25 00
Total expenses of management . . . . .	<u>\$28 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	730 00
Total expenditure . . . . .	<u>\$808 00</u>

## GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 137 Duchess Street, Toronto, Ont.*

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Joseph Sauriol, President .....Toronto.  
 Peter C. Werthner, Secretary, 547 Broadview Avenue.....Toronto.  
 Louis Dubois, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 61.  
 Number of members who died during 1913, one.  
 Amount paid for funeral benefits during 1913, \$25.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1913, 7.  
 Amount paid for sick benefits during 1913, \$129.18.  
 Number of weeks' sickness experienced in 1913, 27 2-7.  
 Amount paid for medical attendance, \$31.00.  
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$753.19.

## III. ASSETS.

Cash on hand . . . . .	\$18 17
Cash in bank . . . . .	735 02
Total . . . . .	<u>\$753 19</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Fifty-two assessments were made during 1913, payable weekly.  
 The Society's accounts were audited in July, 1913, and January, 1914.  
 Names and addresses of the auditors of accounts for 1913: John J. Brady and W. J. Kamm, Toronto.  
 Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$630.16.

Cash received during 1913:

Assessments . . . . .	\$286 80
Interest . . . . .	18 41
Doctor's fees . . . . .	31 00
Total receipts . . . . .	<u>\$336 21</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Officers' salaries . . . . .	24 00
Other expenses . . . . .	1 00
Total expenses of management . . . . .	<u>\$28 00</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	25 00
Sick benefits . . . . .	129 18
Medical attendance . . . . .	31 00
Total expenditure . . . . .	<u>\$213 18</u>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book. p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Abramo Puccini, President .....	Toronto.
G. Altilia, Vice-President .....	Toronto.
V. Piccininni, Secretary .....	Toronto.
M. Samorelli, Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The membership at 31st December, 1913, was 76.  
One member died during 1913.  
Total amount paid for funeral benefits, \$76.00.  
Cash standing to credit and Funeral Benefit Fund, \$780.21.

II. SICK BENEFITS.

The Society undertakes sick benefits.  
Number of members who received sick benefits in 1913, 7.  
Total amount of sick benefits paid in 1913, \$121.50.  
Number of weeks' sickness experienced in 1913, 34 5-7.  
Amount paid for medical attendance during 1913, \$81.00.

III. ASSETS.

Cash on deposit in Bank of Toronto .....	\$780 21
Total assets . . . . .	<u>\$780 21</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books of the Society were audited January, 1914.  
Names and addresses of the auditors: C. Franco, R. Bartello and A. Ungaro, Toronto.  
No changes were made during 1913 in the organization or management, or in the constitution or rules in relation to benefits.  
Books of account kept by Society: Journal, Ledger, and Minute Book.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$739.41.

Cash received during 1913 from:

Application fees . . . . .	\$74 00
Dues . . . . .	304 50
Supplies sold . . . . .	41 05
Interest . . . . .	21 80
<hr/>	
Total receipts . . . . .	\$441 35

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	27 00
Travelling expenses . . . . .	1 75
Rent, etc. . . . .	36 50
Secretary's salary . . . . .	25 00
Printing, etc. . . . .	13 20
Postage, etc. . . . .	5 00
<hr/>	
Total expenses of management . . . . .	\$111 45

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	76 00
Sick benefits . . . . .	121 50
Medical attendance . . . . .	81 00
Gratuities (medicines) . . . . .	8 60
Other expenditure . . . . .	2 00
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Total expenditure . . . . .	\$400 55

## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 152 Adelaide Street West, Toronto, Ont.*

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. T. Brown, Chairman .....Toronto.  
 R. J. McGowan, Secretary .....Toronto.  
 R. T. Coady, Treasurer .....Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1912 .....	360
Additional contracts taken in 1913 .....	24
Gross number on foot at any time during 1913 .....	324
Contracts matured . . . . .	17
Contracts on foot at 31st December, 1913 .....	307

## III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

## V. ASSETS.

Cash . . . . .	\$216,538 03
Total . . . . .	\$216,538 03

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1913 by the Corporation auditors, 11th March, 1914.

## VIII. CASH RECEIPTS.

Balance from 1912 (not extended), \$187,743.84.

Cash received during 1913 from:

Assessments . . . . .	\$16,447 99
Interest . . . . .	8,913 74
Donations . . . . .	856 00
City grant . . . . .	8,750 00
Total receipts . . . . .	\$34,967 73

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	
Registration fee . . . . .	3 00
Refund to City Treasurer . . . . .	3 72
	<hr/>
Total expenses of management . . . . .	\$5 72

(b) *Miscellaneous Expenditure.*

Death benefits . . . . .	802 10
Pension . . . . .	5,364 72
	<hr/>
Total expenditure . . . . .	<u>\$6,173 54</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. A. Sullivan, President .....	Hamilton.
F. Hough, Financial Secretary .....	Hamilton.
F. Fortier, Treasurer .....	Hamilton.
G. H. Willson, Recording Secretary .....	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 310.  
Number of members who died in 1913, 2.  
Funeral benefits paid in respect of deceased members, \$1,100.00.  
Number of members' wives who died during 1913, 2.  
Amount paid in respect of deceased wives, \$80.00,

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1913, 47.  
Total amount of sick benefits paid during 1913, \$949.95.  
Number of weeks' sickness experienced in 1913, 189 4-5.  
Amount of cash to credit of Sick and Funeral Benefit Fund at 31st December, 1913,  
\$4,716.14.

III. ASSETS.

Cash on hand .....	\$43 37
Cash in Bank of Hamilton .....	4,672 77
Total . . .	<u>\$4,716 14</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1913.  
The Society's accounts were audited monthly during 1913.  
The books kept are Day Book and Ledger.  
Names and post office addresses of the auditors for 1913: G. H. Willson, E. Jennings  
and C. Meaden, Hamilton.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$3,291.11.

Cash received during 1913 from:

Initiation fees . . . . .	\$72 00
Dues . . . . .	5,331 95
Assessments . . . . .	343 00
Fines . . . . .	8 00
Interest . . . . .	108 34
All other sources . . . . .	662 10

Total receipts . . . . .	<u>\$6,525 39</u>
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## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1913 for:

Per capita tax and levies . . . . .	\$890 75
Managing officers' salaries and officers' and auditors' fees . . . . .	818 10
Registration fee . . . . .	3 00
Rent . . . . .	110 00
Postage, etc. . . . .	42 80
Printing, stationery and advertising . . . . .	395 35
Other expenses . . . . .	701 41

Total expenses of management . . . . .	<u>\$2,961 41</u>
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## (b) Miscellaneous Expenditure.

Sick benefits . . . . .	949 95
Funeral benefits . . . . .	1,180 00
Gratuities to distressed members . . . . .	9 00

Total expenditure . . . . .	<u><u>\$5,100 36</u></u>
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## THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 205 Leslie Street, Toronto.*

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas M. Harris, Grand President .....Toronto.  
 Robert Scollard, Grand Secretary .....Toronto.  
 J. H. Barber, Grand Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1913, was 216.

Number of members who died during 1913, none.

Total amount of funeral benefits paid during 1913, none.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1913,  
 \$1,691.64.

## II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1913, 19.

Total amount of benefits paid in 1913, \$346.00.

Number of weeks' sickness experienced in 1913, 80.

Total amount paid for medical attendance during 1913, \$185.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1913,  
 \$446.73.

## III. ASSETS.

	Grand Body.	Subordinate. Bodies.
Actual cash in Treasurer's hands, December, 31st 1913 ....	\$2 00	\$36 82
Cash in Dominion Bank .....	742 85	.....
Cash in Home Bank, Toronto .....	1,037 71	1,089 71
Cash in Bank of Hamilton, Hamilton .....	.....	288 45
Furniture, supplies, etc. ....	50 00	570 00
Total assets .....	<u>\$1,832 56</u>	<u>\$1,984 98</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Four assessments were made during the year 1913, payable on the 1st January, April, July and October.

The books were duly audited August 30th, 1913.

Names and post office addresses of auditors for 1913: Thos. M. Harris and Mrs. McAuliffe, Toronto.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1913 no changes were made in the Constitution.

## VII. CASH RECEIPTS.

	Grand Body.	Subordinate. Bodies.
Cash balance from 1912 (not extended), \$2,016		
Cash received during 1913 from:		
Dues . . . . .		\$1,078 15
Initiation fees . . . . .		14 00
Per capita tax . . . . .	\$56 20	28 45
Assessments . . . . .	218 00	215 25
Supplies sold . . . . .	3 00	.....
Interest . . . . .	48 15	13 64
Rent . . . . .	.....	23 25
Contributions to building fund . . . . .	.....	968 25
All other sources . . . . .	.....	72 91
	<u>\$325 35</u>	<u>\$2,413 90</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand. Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Per capita tax for management . . . . .	.....	\$56 20
Commission, etc. . . . .	.....	1 00
Registration fee . . . . .	\$3 00	.....
Expenses of annual meeting . . . . .	.....	5 00
Rent, light, heat and taxes . . . . .	.....	330 10
Salaries . . . . .	66 00	77 00
Printing, stationery, etc. . . . .	.....	31 94
Postage . . . . .	3 75	2 70
Supplies bought . . . . .	.....	3 00
Total expenses of management . . . . .	<u>\$72 75</u>	<u>\$506 94</u>

(b) *Miscellaneous Expenditure.*

Fire insurance . . . . .	.....	7 70
Gratuities to distressed members . . . . .	.....	20 00
Assessments paid to Grand Union . . . . .	.....	218 00
Sick benefits . . . . .	.....	346 00
Medical attendance . . . . .	.....	185 25
Other expenditure . . . . .	.....	201 07
Totals . . . . .	<u>\$72 75</u>	<u>\$1,484 96</u>

## BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Edward L. Brennan, President .....	Toronto.
Jack M. Sammie, Vice-President .....	Toronto.
Ralph Smith, Secretary .....	Toronto.
T. Thomson, Treasurer .....	Toronto.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1913, was 63.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1913.

Total amount of benefits paid in 1913, in respect of sick members, \$87.46.

Number of weeks' sickness experienced, 23 5-7.

Amount standing to credit of Sick Benefit Fund, 31st December, 1913, \$309.27.

## III. ASSETS.

Cash on hand .....	\$5 28
Cash in Home Bank, 31st December, 1913 .....	303 99
Total assets .....	<u>\$309 27</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1913 on January 11th, 1914.

Names and addresses of auditors for 1913 were as follows: J. Johnston and J. Lamb, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1912, \$310.17.

Cash received during 1913 from:

Dues . . . . .	\$119 55
Interest . . . . .	8 16
Donation . . . . .	25 00
All other sources .....	63 00

Total receipts . . . . .	<u>\$215 71</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	
Registration fee .....	\$3 00
Annual meeting .....	124 00
Rent . . . ..	2 00
Postage . . . .	0 15
	<hr/>
Total expenses of management .....	\$129 15

(b) *Miscellaneous Expenditure.*

Sick benefits . . . .	87 46
	<hr/>
Total expenditure . . . .	\$216 61
	<hr/>

## GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Leon Bercowitz, Noble Master .....	Hamilton.
Harry Shonman, Vice-Noble Master .....	Hamilton.
H. D. Sherrin, Financial and Recording Secretary .....	Hamilton.
L. F. Levy, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1913, was 72.

Number of members who died in 1913, none.

Amount paid for funeral benefits during 1913, none.

Number of members' wives who died in 1913, none.

Number of members' children who died in 1913, none.

Funeral benefits paid in 1913, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1913, 6.

Amount of sick benefits paid during 1913, \$66.00.

Number of weeks' sickness experienced during 1913, 16½.

Amount paid for medical attendance, \$65.00.

Amount of cash standing to credit of fund, \$710.86.

## III. ASSETS.

Real estate .....	\$193 75
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton . . . . .	710 86
Other assets .....	75 00
<b>Total assets .....</b>	<b>\$979 61</b>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year 1913.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors, H. Lewis and H. Shonman, Hamilton.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$485.20.

Cash received during 1913 from:

Application fees .....	\$12 25
Initiation fees .....	11 00
Dues . . . . .	594 55
Per capita tax and levies .....	50 75
Supplies sold .....	18 26
Donations . . . . .	27 65
All other sources .....	5 75

Total receipts . . . . .	<u>\$720 21</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Per capita tax, etc. ....	\$46 00
Registration fee .....	3 00
Supplies bought .....	48 20
Printing, etc. ....	25 50
Postage . . . . .	13 20
Travelling expenses . . . . .	4 50
Rent, etc. ....	50 00
Officers' salaries .....	42 90

	<u>\$233 30</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	66 00
Medical attendance .....	65 00
Gratuities to distressed members .....	15 00
All other expenditure .....	90 25

Grand totals .....	<u>\$494 55</u>
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## L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Ottawa.*

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Nelson Bigras, President .....Ottawa.  
 J. T. Lemay, Recording Secretary .....Ottawa.  
 Joseph Saint-Germain, B.A., Treasurer .....Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 380.

Number of members of the Society who died in 1913, 4.

Total amount of funeral benefits paid in respect of deceased members was \$1,600.00.

Number of members' wives deceased in 1913, 4.

Amount of funeral benefits paid in respect of deceased wives, \$300.00.

Total cash standing to credit of Funeral Fund at 31st December, 1913, \$3,935.80.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, 34.

Amount of sick benefits paid in 1913, \$759.80.

Number of weeks' sickness experienced in 1913, 189 9-20.

## III. ASSETS.

Cash on deposit in La Banque Nationale, Ottawa .....	\$8,553 23
Actual cash on hand at 31st December, 1913 .....	51 88
Other assets .....	1,024 45
Total assets . . . . .	<u>\$9,629 56</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.

The Society's accounts were audited monthly and annually.

The names and addresses of the auditors for 1913 were as follows: P. N. Chapman, Hull, Que., and Francois Fortin, Jr., Gatineau Point, Que.

Books of account kept by the Society are: Ledger and Cash Book.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$11.43.

Cash received during 1913 from:

Assessments . . . . .	\$3,449 50
Interest and dividends . . . . .	234 32
Degrees and cards . . . . .	2 40
Other sources (detailed in memo.) . . . . .	222 98

Total receipts . . . . .	<u>\$3,909 20</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	90 00
Managing officers' salary, etc . . . . .	194 75
Printing, stationery, etc. . . . .	14 50
Postage, etc. . . . .	6 05
Premiums for guarantee of lodge officers . . . . .	5 00

Total expenses of management . . . . .	<u>\$313 30</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits (members' wives) . . . . .	300 00
Benefits to widows and orphans . . . . .	1,600 00
Sick benefits . . . . .	759 80
Other expenditure . . . . .	140 15

Grand total . . . . .	<u>\$3,113 25</u>
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THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 43 Bellevue Place, Toronto.*

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

John Petter, Provincial Grand Master .....Toronto.  
Chas. A. Coles, Deputy Grand Master .....Toronto.  
Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the District, the membership of which was, at 31st December, 1913, 1,497.

Four members died during 1913, and \$400.00 benefits were paid.

Five members' wives died during 1913, and in respect thereof benefits were paid amounting to \$250.00.

Total cash to credit of Funeral Fund at 31st December, 1913, \$2,920.37.

IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1913, 211.

Amount of benefits paid in 1913, in respect of sick members, \$3,496.72.

Number of weeks' sickness experienced in 1913, 891.

Amount paid for medical attendance during 1913, \$1,836.05.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1913, \$18,491.08.

V. ASSETS.

	District Body.	Subordinate Bodies.
Mortgages . . . . .	\$11,150 00	\$7,400 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank . . . . .	2,920 37	3,423 77
In various banks, in various places . . . . .	.....	12,147 24
Total assets . . . . .	\$14,070 37	\$22,971 01

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913, one.—Manchester Unity, I.O.O.F. *vs* Canadian Order of Oddfellows, to compel Canadian Order to cease using the words Manchester Unity, I.O.O.F.—H.C.J., still pending.

The Society's books were duly audited for 1913 on 28th January, 1914.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1913 were as follows: Charles Cowburn, Richard Neal, and C. H. Knight, Toronto.

Amount of Secretary's bond, \$500.00.

## VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.
Cash balance from 1912 (not extended), \$15,237.61.		
Cash received during 1913 from:		
Initiation fees .....		\$757 50
Dues . . . . .	\$3,422 34	13,156 16
Interest . . . . .	673 28	865 60
Dues, etc. (old country members) .....		4,083 48
Total receipts . . . . .	\$4,095 62	\$18,862 74

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	District Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Charter fees .....		\$100 00
Per capita tax and levies .....	\$33 36	943 45
Organization expenses .....		218 75
Registration fee .....	10 00	.....
Supplies bought .....	90 93	285 71
Travelling expenses .....	21 30	511 50
Rent, light, heat and taxes .....	33 60	.....
Officers' salaries .....	353 71	933 43
Printing . . . . .	132 50	174 60
Postage, telegrams and express .....	15 21	187 37
Premium for guarantee of lodge officers .....	2 50	26 00
Other expenses .....	113 02	684 75
Total expenses of management .....	\$808 13	\$4,065 56



(b) *Miscellaneous Expenditure.*

Funeral benefits .....	650 00	2,639 87
Sick benefits .....	192 20	3,304 52
Medical attendance .....	.....	1,836 05
Gratuities to distressed members .....	.....	239 47
Benefits to members of sister lodges .....	.....	3,747 44
For investment (not extended), \$2,200.00.		
Total expenditure .....	<u>\$1,650 33</u>	<u>\$15,832 91</u>

UNION No. 59 (BRANTFORD) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMÉRICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Greenwich Street, Brantford.*

Organized 15th March, 1886, and incorporated 6th April, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. J. Springle, President .....Brantford.  
F. Mather, Secretary-Treasurer .....Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The total membership at 31st December, 1913, was 16.  
Number of members of the Society who died in 1913, none.  
Funeral benefits paid in 1913, none.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 3.  
Total amount of benefits paid in 1913, \$143.55.  
Number of weeks' sickness experienced in 1913, 28 5-7.

III. ASSETS.

Cash on deposit in Royal Loan and Savings Co. ....	\$67 69
Total . . . . .	<u>\$67 69</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No changes were made in 1913 in the organization or management of the Society  
The Society's accounts for 1913 were audited monthly.

The following books of record and account are kept: Cash Book, Ledger and Out-of-Work Register.

The names and post office addresses of the auditors for 1913: A. Crandall and Chas. Maxwell, Brantford.

No changes were made in 1913 in the organization or management of the Society or in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$134.64.

Cash received during 1913 from:

Initiation fees . . . . .	\$4 00
Dues . . . . .	208 65
Interest and dividends . . . . .	5 42
All other sources . . . . .	10 00
	<hr/>
Total receipts . . . . .	\$228 07
	<hr/>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes, etc. . . . .	15 00
Managing officers' salaries, auditors' fees . . . . .	28 20
Printing, stationery and advertising . . . . .	11 70
Postage, telegrams and express . . . . .	4 27
Law costs . . . . .	0 25
	<hr/>
	\$62 42

(b) *Miscellaneous Expenditure.*

Per capita tax . . . . .	5 63
Sick benefits . . . . .	143 55
All other expenditure . . . . .	94 90
	<hr/>
Grand totals . . . . .	\$306 50
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THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES'  
BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Woodstock, Ont.*

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

R. H. Bogart, President .....	Woodstock.
William Coutts, Vice-President .....	Woodstock.
Thomas Milburn, Secretary-Treasurer .....	Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1913, was 273.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 30.

Amount of sick benefits paid during 1913, \$369.25.

Number of weeks' sickness experienced during 1913, 136½.

Amount paid for medical attendance, \$401.61.

Amount of cash standing to credit of the fund, \$462.97.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock .....	\$132 34
Cash on deposit Oxford Permanent L. and S. Society, Woodstock .....	330 63
Total . . . . .	<u>\$462 97</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.

Number of assessments made during 1913, twelve.

No changes were made in the Constitution and Rules during the year 1913.

Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.

The books of the Society were audited 5th January, 1914. Names of auditors: Alex. McCallum and F. A. Smith, Woodstock.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$477.39.

Cash received during 1913 from:

Assessments . . . . .	\$813 67
Interest . . . . .	14 37
Total . . . . .	<u>\$828 04</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Printing . . . . .	17 30
Salary of Secretary . . . . .	35 00
Postage . . . . .	0 30
Total expenses of management . . . . .	<u>\$55 60</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	369 25
Medical attendance . . . . .	401 61
All other expenditure . . . . .	16 00
Total expenditure . . . . .	<u>\$842 46</u>



## THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Davenport, Ont.*

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Stewart, President .....	Toronto.
George R. Ellis, Secretary .....	Toronto.
Fred. Dierden, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 700.  
Six members died during 1913, and funeral benefits amounting to \$280.00 were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 291.  
Total amount of sick benefits paid during 1913, \$4,632.71.  
Number of weeks' sickness experienced during 1913, 1,158.  
Amount paid for medical attendance during 1913, \$1,645.39.  
Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1913, \$1,745.18.

## III. ASSETS.

Cash on hand, 31st December, 1913 .....	\$246 48
Cash in Canadian Bank of Commerce .....	638 37
Cash in Imperial Bank .....	860 33
	<hr/>
	\$1,745 18

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1913, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited July 31st and December 31st, 1913.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1913: S. Harriman, J. V. Phipps and H. Brown, Toronto.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,130.00.

Cash received during 1913 from:

Assessments . . . . .	\$6,318 20
Interest . . . . .	60 32
Donations . . . . .	150 00
All other sources . . . . .	5 00
Total . . . . .	<u>\$6,533 52</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$20 00
Officers' salaries, etc. . . . .	208 75
Clerk hire . . . . .	55 00
Annual meeting . . . . .	22 50
Printing . . . . .	41 00
Guarantee bonds . . . . .	13 00
Expenses of management . . . . .	<u>\$360 25</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	280 00
Sick benefits . . . . .	4,632 71
Medical attendance . . . . .	1,645 39
Grand totals . . . . .	<u>\$6,918 35</u>

## OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

P. M. Draper, President .....	Ottawa.
J. K. Peffers, Secretary-Treasurer .....	Ottawa.
J. A. Murphy, Recording Secretary .....	Ottawa.
A. E. Sheppard, Corresponding Secretary .....	Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.

Total membership of local Union, 332.

Seven members of the Society died during 1913.

Total amount of funeral benefits paid, \$1,975.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the local body.

Number of members of the Society who received sick benefits during 1913, 27.

Total amount of benefits paid in 1913, \$416.00.

Number of weeks' sickness experienced in 1913, 104.

Total amount of cash standing to credit of Sick Fund, \$203.63.

## III. ASSETS.

Cash on deposit in Bank of Ottawa .....	\$203 63
Total . . . . .	<u>\$203 63</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.

Names and addresses of the auditors for 1913 were: J. I. Dionne, James McCann and Evan Hyde, of Ottawa.

Books of account kept by the Society are: Ledger and day Book.

Certain changes were made in the organization or management of the Society during 1913.

Amount of Secretary-Treasurer's bond, \$1,500.00.

VII. CASH EXPENDITURE.

Cash balance from 1912 (not extended), \$251.73.	
Cash received during 1913 from:	
Dues . . . . .	\$361 20
Interest . . . . .	6 70
<hr/>	
Total receipts . . . . .	\$367 90
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:  
All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits . . . . .	\$416 00
Funeral benefits . . . . .	1,975 00
<hr/>	
Total expenditure . . . . .	\$2,391 00
<hr/>	

GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO  
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. Weller, President .....	Toronto.
Thomas Rushworth, Vice-President .....	Toronto.
Wm. Leamon, Secretary-Treasurer .....	Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Membership, 516.

Number of members who received sick benefits during 1913, 67.

Total amount of sick benefits paid during 1913, \$1,093.50.

Number of weeks' sickness experienced during 1913, 273.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$666.22.

III. ASSETS.

Cash in treasurer's hands .....	\$18 05
Cash in Standard Bank .....	648 17
Total assets .....	<u>\$666 22</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Eight such assessments were made during 1913.

The accounts of the Society were duly audited in July, 1913, and January, 1914.

Names and addresses of auditors for 1913: J. M. Ogilvie, F. Matthews and T. Fielding, Toronto.

Amount of bond of Secretary, \$200.00.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$673.05.

Cash received during 1913 from:

Dues .....	\$1,111 80
Interest .....	18 12
Total receipts .....	<u>\$1,129 92</u>



## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$10 00
Rent, etc. . . . .	2 50
Officers' salaries .....	25 00
Premiums for guarantee .....	2 00
Printing . . . . .	3 75
	<hr/>
	\$43 25

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	1,093 50
	<hr/>
Total expenditure . . . . .	\$1,136 75
	<hr/> <hr/>

## HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

William Mittsen, President .....	Dundas.
Cecil W. Watts, Recording Secretary .....	Hamilton.
William Stroud, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 60.  
No members died during 1913, and no funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 2.  
Total amount of sick benefits paid during 1913, \$15.00.  
Number of weeks' sickness experienced during 1913, 3.  
Amount paid for medical attendance during 1913, \$84.15.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$1,863.54.

## III. ASSETS.

Cash in Molsons Bank, 31st December, 1913 .....	\$1,863 54
Cash in Dominion Bank, 31st December, 1913 .....	110 56
Total assets .....	<u>\$1,974 10</u>

## IV. LIABILITIES.

Medical attendance unpaid, 31st December, 1913 .....	\$27 00
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## V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1913.

The books of the Society were duly audited February, 1914.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1913: E. Pope, Hamilton.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,658.64.

Cash received during 1913 from:

Application fees . . . . .	\$10 00
Initiation fees . . . . .	17 50
Dues . . . . .	307 50
Supplies sold . . . . .	5 80
Interest . . . . .	54 31
All other sources . . . . .	176 95
Total . . . . .	<u>\$572 06</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	2 40
Rent, light and heat . . . . .	12 50
Salaries . . . . .	100 00
Printing, etc. . . . .	3 60
Postage, etc. . . . .	6 95
Expenses of management . . . . .	<u>\$128 45</u>

(b) *Miscellaneous Expenditure.*

Per capita tax or levies . . . . .	9 00
Sick benefits . . . . .	15 00
Medical attendance . . . . .	84 15
All other . . . . .	20 00
	<u>\$256 60</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, 472 Dovercourt Road, Toronto.

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Elmer Ferris, President .....	Toronto.
W. E. Meredith, Recording Secretary .....	Toronto.
James Lydon, Treasurer .....	Toronto.
Josh Walford,	
James Seymour, } Finance Committee .....	Toronto.
R. C. Newman,	

I. FUNERAL BENEFITS.

Total membership of Society, 169.  
Number of members who died during 1913, 3.  
Amount of funeral benefits paid during 1913, \$600.00.  
Amount standing to credit of fund, \$13,880.11.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1913, 16.  
Total amount of sick benefits paid during the year 1913, \$318.00.  
Number of weeks' sickness experienced, 53.  
Medical attendance, \$248.00.  
Amount of cash standing to credit of Sick Benefit Fund, \$810.62.

III. ASSETS.

Bonds, debentures, etc. ....	\$13,000 00
Cash on hand as per auditors' statement .....	115 88
Bank of Commerce, Toronto .....	1,783 60
Totals . . .	<u>\$14,899 48</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in January, April, July, October, 1913.  
Auditors for the year: J. P. Carter, John Walford and J. Lavene, Toronto.  
No changes were made in the Constitution and By-laws during 1913.  
Books of account kept by the Association are: Blotter and Ledger.  
Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$14,451.82.

Cash received during 1913 from:

Application, initiation fees and dues .....	\$1,413 00
Interest and dividends .....	593 71
All other sources .....	454 41
	<hr/>
Total receipts .....	\$2,461 12

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Travelling expenses .....	\$211 00
Registration . . . . .	3 00
Supplies bought .....	11 40
Rent, light, heat and taxes .....	19 30
Salaries, officers' and auditors fees .....	203 00
Printing, stationery and advertising .....	54 00
Postage, etc. ....	9 00
Premiums for guarantee of lodge officers .....	5 00
	<hr/>
Total expenses of management .....	\$515 70

(b) *Miscellaneous Expenditure.*

Per capita tax or levies .....	41 50
Gratuities to distressed members .....	88 00
Funeral benefits .....	600 00
Sick benefits .....	318 00
Medical attendance .....	248 00
Other expenditure .....	202 26
	<hr/>
Total expenditure .....	\$2,013 46



## TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913

*Head Office, Toronto.*

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Goldman, President .....	Toronto.
A. Bochnick, Vice-President .....	Toronto.
P. Yushkevitz, Treasurer .....	Toronto.
D. Pullan, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 192.  
 Number of members' children who died during 1913, 5.  
 Amount of funeral benefits paid in respect of members' children during 1913, \$30.00.  
 Total cash standing to credit of Sick and Funeral Fund, \$2,106.98.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1913, 29.  
 Amount paid for sick benefits during 1913, \$415.00.  
 Number of weeks' sickness experienced during 1913, 83.  
 Amount paid for medical attendance during 1913, \$589.81.

## III. ASSETS.

Cash value of real estate .....	\$453 94
Cash value of mortgages .....	1,700 00
Cash in hands of Treasurer .....	261 52
Cash on deposit in Bank of Commerce, Toronto .....	1,845 46
Total assets .....	<u>\$4,260 92</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments for purposes of benefits are made once a year, if necessary.  
 No assessments were made during 1913.  
 The Society's accounts were duly audited 19th October 1913.  
 Books of record kept by the Society are: Cash Book, Ledger and Record Book.  
 The auditors of accounts of 1913 were: J. Schien and J. Bochnick, Toronto.  
 No changes were made during 1913 in the organization, management, Constitution and Rules of the Society in relation to benefits.  
 Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,665.39.

Cash received during 1913 from:

Application fees .....	\$48 00
Initiation fees .....	38 00
Dues . . . . .	2,008 50
Interest . . . . .	172 60
Other sources .....	27 00

Total receipts .....	<u>\$2,294 10</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Supplies bought .....	70 00
Rent, light and heat .....	88 50
Officers' salaries .....	126 00
Printing, stationery, etc. ....	36 75
Postage, 'phones, telegrams and express .....	61 30
Other management expenses .....	332 15

Total expenses of Management .....	<u>\$717 70</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	30 00
Sick benefits .....	415 00
Medical attendance .....	589 81
Donation, King Edward Memorial Fund .....	25 00
"    Jewish Consumpt. Relief Society .....	25 00
"    Hebrew Charities Institution .....	50 00

Total expenditure .....	<u>\$1,852 51</u>
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## EVENING TELEGRAM EMPLOYEES BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas E. Till, President .....	Toronto.
Wm. Greer, Vice-President .....	Toronto.
T. Hopmans, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 80.  
 Number of members who died during 1913, one.  
 Amount paid for funeral benefits, \$100.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1913, 16.  
 Amount of benefits paid during 1913, \$227.50.  
 Number of weeks' sickness experienced in 1913, 46.  
 Amount paid for medical attendance during 1913, none.  
 Total amount to credit of Sick Benefit Fund, \$268.40.

## III. ASSETS.

Cash on hand .....	\$113 35
Cash in Dominion Bank .....	153 05
Total . . .	<u>\$268 40</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made weekly.

Number of assessments made during 1913, 52.

The books of the Society were duly audited March 17th and December 31st, 1913.

Names and addresses of auditors of accounts of 1913, A. Gerrard and Wm. Turnbull,  
Toronto.

No changes were made in the Constitution and By-laws during 1913.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$214.40.

Cash received during 1913 from:

Initiation fees .....	\$4 50
Dues . . . . .	404 30
All other sources .....	39 30
<hr/>	
Total receipts . . . . .	\$448 10
<hr/>	

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration and incorporation fee .....	\$3 00
Expenses of Annual meeting .....	3 50
Travelling expenses . . . . .	1 00
Officers' salaries . . . . .	50 00
Stationery . . . . .	0 30
<hr/>	
Total expenses of management .....	\$57 80

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	100 00
Sick benefits .....	227 50
Other expenditure .....	8 80
<hr/>	
Total . . . . .	\$394 10
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VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA,  
HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 156½ King Street East, Hamilton.*

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Richard Hammond, President .....Hamilton.  
Florence Johnson, Treasurer .....Hamilton.  
Annie Gwyder, Secretary .....Hamilton.

I. FUNEBAL BENEFITS.

One member died during the year 1913, and funeral benefits were paid amounting to \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 16.  
Number of members who received sick benefits during 1913, 2.  
Amount of sick benefits paid during 1913, \$12.00.  
Number of weeks' sickness experienced during 1913, 4.  
Amount standing to credit of Sick and Funeral Benefit Fund, \$304.67.

III. ASSETS.

Cash on hand .....	\$22 12
Cash in Bank of Hamilton .....	282 55
Total assets . . . . .	<u>\$304 67</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1913:  
The names and addresses of the auditors were as follows: Florence Johnston, Violet Bryant and Eva McComes, Hamilton.  
Certain changes were made during 1913, in the Constitution and By-laws.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$331.07.

Cash received during 1913 from:

Dues . . . . .	\$50 45
Interest . . . . .	9 65
	<hr/>
Total receipts . . . . .	60 10
	<hr/> <hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	24 00
Salaries . . . . .	3 00
Printing, etc. . . . .	19 50
	<hr/>
	\$49 50

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	25 00
Sick benefits . . . . .	12 00
	<hr/>
Total expenditure . . . . .	\$86 50
	<hr/> <hr/>

## ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized, 31st December, 1901. and incorporated, 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Giovanni Columba, President .....	Toronto.
Paris Gagliardini, Secretary .....	Toronto.
Giuseppe Passavanti, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 120.

One member died during 1913, and \$50.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1913.

\$1,235.69.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 17.

Amount paid for sick benefits, \$335.60.

Number of weeks' sickness experienced, 75.

Amount paid for medical attendance, \$162.00.

## III. ASSETS.

Cash on hand .....	\$50 00
Cash deposited in Bank of Commerce .....	1,185 69
Total assets . . . . .	<u>\$1,235 69</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited 4th January, 1914.

The name and post office address of the auditor for 1913: Louis Del Megro, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the constitution and by-laws during 1913.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,234.98.

Cash received during 1913 from:

Initiation fees .....	\$26 00
Dues . . . . .	758 40
Supplies sold .....	13 55
Interest . . . . .	36 79

Total receipts .....	<u>\$834 74</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Rent, etc. ....	57 50
Salaries . . . . .	42 20
Supplies bought .....	79 75
Printing . . . . .	33 25
Postage . . . . .	21 53
Investigation of claims .....	4 00

Total management expenses .....	<u>\$241 23</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Medical attendance .....	162 00
Gratuities to distressed members .....	20 00
Sick benefits .....	335 60
Other expenditure .....	25 00

Total expenditure .....	<u>\$833 83</u>
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LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA  
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Frasca, President .....	Toronto.
F. Napoli, Vice-President .....	Toronto.
Rocco Gianvecchio, Treasurer .....	Toronto.
P. Manganelli, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The membership at 31st December, 1913, was 10.  
Number of members who died during 1913, none.  
Total amounts paid for funeral benefits, none.  
Cash standing to credit of Sick and Funeral Benefit Fund, \$369.35.

II. SICK BENEFITS.

The Society undertakes sick benefits.  
Two members received sick benefits during 1913, amounting to \$27.00.  
Number of weeks' sickness experienced in 1913, 9.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto .....	\$416 35
Total assets .....	\$416 35

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1913.  
Name of auditor: Pietro Manganelli, Toronto.  
No changes were made during 1913 in the organization or management or in the constitution or rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$380.35.

Cash received during 1913 from:

Dues . . . . .	\$36 00
Total receipts . . . . .	<u>\$36 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Rent, etc. . . . .	17 00
Total management expenses . . . . .	<u>\$20 00</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	27 00
	<u>\$47 00</u>



THOMAS BROS. RELIEF AND SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, St. Thomas, Ont.*

Organized, 13th December, 1905; incorporated in Ontario, 13th December, 1905.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

H. Bowlby, President .....	St. Thomas.
Hy. Guest, Vice-President .....	St. Thomas.
A. J. Voegel, Secretary .....	St. Thomas.
E. Crocker, Treasurer .....	St. Thomas.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 128.  
One member died during 1912, funeral benefits paid, \$50.00.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 25.

Total amount of sick benefits paid during 1913, \$334.36.

Number of weeks' sickness experienced during 1913, 94.

Amount paid for medical attendance during 1913, nil.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$325.84.

III. ASSETS.

Cash in Dominion Bank, St. Thomas, December, 1913. ....	\$325 84
Total assets . . . . .	<u>\$325 84</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks. Twelve assessments were made during 1913.

The books of the Society were duly audited 23rd January, 1914.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book.

Names and addresses of auditors of accounts of 1913: T. O. Johnston and A. J. Voegel, St. Thomas.

No changes were made during 1913 in the constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$279.70.

Cash received during 1913 from:

Initiation fees	}	.....	\$475 25
Assessments			
Interest . . .		.....	1 35
Total . . .		.....	<u>\$476 60</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs	.....	\$3 00
Registration fee	.....	3 00
Supplies	.....	12 10
Salaries	.....	12 00
Printing	.....	15 00
Postage	.....	1 00
Expenses of management	.....	<u>\$46 10</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits	.....	50 00
Sick benefits	.....	334 36
Grand totals	.....	<u>\$430 46</u>

## DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 598 Gerrard Street East, Toronto, Ont.*

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Elizabeth Hooper, Grand President .....	London.
Elizabeth Pincombe, Grand Vice-President .....	Toronto.
Eliza Ann Burt, Grand Past President .....	Toronto.
Frank H. Revell, Grand Treasurer .....	Hamilton.
Leonard George Cross, Grand Secretary, 598 Gerrard Street .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,423.

Number of members of the Society who died during 1913, 20.

Amount of funeral benefits paid during 1913, \$965.00.

Total cash standing to credit of Funeral Benefit Fund, 31st December, 1913, \$7,811.89.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1913: Subordinate Bodies, 373; Juvenile Branch, 39.

Total amount of benefits paid during 1913: Subordinate Bodies, \$2,763.98; Juvenile Branch, \$73.77, Total, \$2,837.75.

Number of weeks' sickness experienced in 1913: By Subordinate Bodies, 1,073 2-3; Juvenile Branch, 54.

Amount paid for medical attendance during 1913: Subordinate Bodies, \$2,763.98; Juvenile Branch, \$292.30.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1913: Subordinate, \$13,410.84; Juveniles, \$1,708.87.

## IV. ASSETS.

Actual cash on hand, as per audit statement .....	\$961 00
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various Bank, situate at different places .....	8,843 24
All other assets .....	544 17
Subordinates, \$18,379.98; Juveniles, \$1,134.89.	

Total assets . . . . .	\$10,348 41
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## V. LIABILITIES.—None.

## VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1913.

Four such assessments were made during 1913, payable March, June, September, and December. \*

The Society's books were audited 20th February, 1913.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1913 were as follows: Mrs. Swanston, Toronto, and J. W. Bateman, Whitby.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

## VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches
Cash balance from 1912 (not extended), \$25,424.11.			
Cash received during 1913 from:			
Application fees .....	\$214 47	\$400 75	.....
Initiation fees .....	.....	932 50	\$23 91
Assessments . . . . .	1,144 65	11,580 92	575 26
Per capita tax .....	1,068 73	.....	.....
Supplies sold . . . . .	664 09	.....	.....
Interest and dividends .....	238 68	276 04	34 13
Premiums for guarantee of lodge officers ....	101 63	.....	.....
	<hr/> \$3,432 25	<hr/> \$13,190 21	<hr/> 633 30

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches
Cash paid during 1913 for:			
Per capita tax .....	.....	\$1,068 73	.....
Commission . . . . .	\$16 65	49 75	.....
Registration fee .....	15 00	214 47	\$11 50
Supplies bought .....	504 75	664 09	16 28
Travelling expenses .....	51 70	.....	.....
Rent, etc. ....	.....	1,760 00	54 00
Salaries, auditors' and officers' fees .....	370 00	960 00	51 20
Postage, telegrams and express .....	103 55	243 60	.....
Printing, stationery, and advertising .....	.....	43 90	16 27
Premium for guarantee of lodge officers ....	10 00	93 76	7 87
Other expenses .....	33 20	.....	.....
Total expenses of management ....	<hr/> \$1,104 85	<hr/> \$5,098 30	<hr/> \$157 12

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	965 00	1,144 65	52 64
Sick benefits . . . . .	.....	3,670 25	73 77
Medical attendance . . . . .	.....	2,763 98	292 30
Totals . . . . .	\$2,069 85	\$12,677 18	\$575 83



THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

James E. Merriman, President .....St. Catharines.  
William F. Clarke, Vice-President .....Grimsby.  
H. J. Johnston, Secretary-Treasurer ..... St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912 .....	144	14,400 00
Add contracts taken during 1913, new or renewed.....	47	4,700 00
Gross number and amount of contracts on foot at any time during 1913	191	19,100 00
	Number.	Amount.
Deductions:		
Contracts matured in 1913.....	8	\$ 800 00
Contracts lapsed in 1913.....	3	300 00
Total deductions extended.....	11	1,100 00
Net contracts on foot at 31st December, 1913.....	180	18,000 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines ..... \$142 93

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Three assessments were made during 1913.

The accounts of the Society were audited on the 7th February, 1914.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1913: W. A. Mittleberger, St. Catharines.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$248.04.

Cash received during 1913 from:

Assessments . . . . .	\$802 00
Interest and dividends . . . . .	7 09
Total receipts . . . . .	<u>\$809 09</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Commission, etc. . . . .	\$15 30
Registration fee . . . . .	3 00
Printing, stationery and advertising . . . . .	10 90
Managing officers' salaries and officers' and auditors' fees . . . . .	50 00
Postage, telegrams and express . . . . .	9 50
Supplies bought . . . . .	25 50
Total expenses of management . . . . .	<u>\$114 20</u>

*(b) Miscellaneous Expenditure.*

Life insurance claims . . . . .	800 00
Total expenditure . . . . .	<u>\$914 20</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

J. E. Jarrott, President .....Toronto.  
Jos. Ball, Secretary .....Toronto.  
G. J. Timpson, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 670.  
Number of members who died during 1913, 6.  
Amount of funeral benefits paid in 1913, \$300.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 38.  
Amount of benefits paid in 1913 in respect of sick members, \$444.00.  
Number of weeks' sickness experienced in 1913, 148.  
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1913,  
\$1,025.16.

III. ASSETS.

Cash value of real estate .....	\$10,600 00
Cash on hand .....	90 55
Cash in bank .....	934 61
Total assets . . . . .	<u>\$11,625 16</u>

IV. LIABILITIES.—None

V. MISCELLANEOUS.

Dues are payable monthly by the members.  
The books of the Society were audited in March, June, September and December of 1913.  
Books of record or account kept: Ledger and Blotter.  
Names and post office addresses of the auditors for 1913 were as follows: W. E. Meredith and C. Fairhead, Toronto.  
Certain changes were made during 1913 in the Constitution and Laws in relation to benefits.  
Amount of bond of Secretary, \$200.00.  
Amount of bond of Treasurer, \$300.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,180.02.

Cash received during 1913 from:

Dues, application and initiation fees .....	\$1,682 64
Interest . . . . .	17 40
Rent . . . . .	2,034 40
All other sources .....	144 90
Total . . . . .	<u>\$3,879 34</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Interest on mortgage .....	\$468 47
Rent, light, heat and taxes .....	561 91
Managing officers' salaries and auditors' fees .....	767 00
Postage, telephones, etc. ....	9 00
Other management expenses .....	85 19
Expended on building .....	598 63
Total . . . . .	<u>\$2,490 20</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	300 00
Sick benefits .....	444 00
Principal on mortgage .....	800 00
Total expenses . . . . .	<u>\$4,034 20</u>

## PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Belleville, Ont.*

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Fred W. Forde, Grand Master .....	Ottawa, Ont.
Evan H. McLean, Deputy Grand Master .....	Bowmanville, Ont.
T. B. Collins, Grand Treasurer .....	Millbrook, Ont.
F. M. Clarke, Grand Secretary .....	Belleville, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 185.  
No members died during 1913, and no funeral benefits were paid.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Fourteen members received sick benefits during 1913.

Number of weeks' sickness experienced during 1913, 71.

Sick benefits amounting to \$213.10 were paid.

Cash standing to credit of Sick Fund, \$763.00.

## III. ASSETS.

Cash on hand .....	\$63 00
Cash in Bank of Montreal, Belleville .....	700 00
Total assets .....	<u>\$763 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 27th February, 1914.

The books of record kept are: Membership Register, Record and Cash Book.

Names and addresses of the auditors for 1913: W. C. Reid, Belleville, and George McGookin, Brockville.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$732.21.

Cash received during 1913:

Dues . . . . .	\$347 89
Total receipts . . . . .	<u>\$347 89</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Officers' salary, etc. . . . .	101 00
Total expenses of management . . . . .	<u>\$104 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	213 10
Total expenditure . . . . .	<u>\$317 10</u>

## TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, 249 Pape Avenue, Toronto, Ont.*

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Charles Ruff, President .....Toronto.  
 Samuel Clark, Treasurer .....Toronto.  
 Samuel Deans, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 246.  
 Number of members who died during 1913, 2.  
 Amount of funeral benefits paid during 1913, \$100.00.  
 Cash to credit of fund at 31st December, 1913, \$1,301.47.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1913, 88.  
 Amount of benefits paid in 1913, \$794.00.  
 Number of weeks' sickness experienced in 1913, 238 5-7.  
 Amount paid for medical attendance, \$89.36.

## III. ASSETS.

	Grand Lodge.	Subordinate Lodge.
Cash on hand .....	\$17 93	.....
Cash in Dominion and Royal Banks .....	1,283 54	\$5,208 44
Total assets .....	\$1,301 47	\$5,208 44

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1913, 31st December, 1913.

Names and addresses of the auditors for the year 1913: E. J. Hopkings and T. Hilton, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book.

Certain changes were made in the Constitution and By-laws of the Society.

## VI. CASH RECEIPTS.

Cash balance from 1912 (not extended)—

Grand Body . . . . .	\$4,772 52
Subordinate Bodies . . . . .	1,132 60

	Grand. Lodge.	Subordinate Lodge.
Cash received during 1913 from:		
Dues . . . . .		\$999 25
Initiation fees . . . . .		87 50
Interest . . . . .		105 48
All other sources . . . . .		672 11
Total receipts . . . . .		<u>\$1,864 34</u>

## VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand. Lodge.	Subordinate Lodge.
Cash paid during 1913 for:		
Per capita tax . . . . .		\$145 45
Registration fee . . . . .	\$3 00	
Supplies bought . . . . .	46 35	
Postage, etc. . . . .		5 60
Rent . . . . .	1 50	45 00
Managing officers' salaries and officers' and auditors' fees	20 00	136 00
Printing, etc. . . . .	9 50	27 50
Other expenses . . . . .		185 91
Total expenses of management . . . . .	<u>\$80 35</u>	<u>\$545 46</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	100 00	
Sick benefits . . . . .		794 00
Medical attendance . . . . .		89 36
Total expenditure . . . . .	<u>\$180 35</u>	<u>\$1,428 82</u>

ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Amherstburg, Ont.*

The Executive Officers of the Society at the 31st December, 1912, were as follows:

Ed. Crimmins, President .....	Amherstburg.
Percy Demen, Vice-President .....	Amherstburg.
Arthur Burns, Financial Secretary .....	Amherstburg.
L. Bertrand, Recording Secretary .....	Amherstburg.
J. Reaume, Treasurer .....	Amherstburg.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 68.  
Number of members who died in 1913, 1; amount paid for funeral benefits, \$25.00.  
Number of members who received sick benefits in 1913, 3.  
Total amount paid for sick benefits in 1913, \$72.00.  
Number of weeks' sickness experienced in 1913, 18.  
Balance to credit of fund, 31st December, 1913, \$201.28.

III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1913 .....	\$201 28
Total assets .....	<u>\$201 28</u>

IV. LIABILITIES.—No Information.

V. MISCELLANEOUS.

The books of the Society were audited February, 1914.  
Names and addresses of the auditors for 1913: Austin Denen and P. A. Bannon, Amherstburg.

VII. CASH RECEIPTS.

Balance from 1912 (not extended), \$132.50.	
Cash received during 1913 from:	
Dues, application and initiation fees .....	\$202 75
Supplies sold .....	3 00
Interest and dividends .....	6 43
All other sources .....	55 00
Total .....	<u>\$267 18</u>

## VII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Supplies bought .....	22 50
Officers' salaries .....	21 00
Rent, etc. ....	20 00
Postage, etc. ....	0 85
Printing, etc. ....	23 40
All other expenditure .....	10 65

Total expenses of management .....	<u>\$101 40</u>
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*(b) Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	72 00

Total expenditure .....	<u><u>\$198 40</u></u>
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## FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

D. Harmovich, President .....Toronto.  
 H. Taliter, Vice-President .....Toronto.  
 H. Rosenberg, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

One member died during 1913.

Amount paid for funeral benefits during 1913, \$60.40.

## II. SICK BENEFITS.

Total membership of the Society at 31st December, 1913, 51.

Sick benefits are undertaken by the Society. One member was sick.

Total amount of benefits paid in 1913 in respect of sick member, \$38.20.

Number of weeks' sickness experienced, 12.

Amount paid for medical attendance, \$208.38.

Amount standing to credit of Sick Benefit Fund, 31st December, 1913, \$305.31.

## III. ASSETS.

Cash value of real estate .....	\$500 00
Cash in Northern Crown Bank, 31st December, 1913 .....	305 31
Total . . . . .	<u>\$805 31</u>

## IV. LIABILITIES.—None.

## VII. CASH RECEIPTS.

Cash balance from 1912, \$204.82.

Cash received during 1913 from:

Initiation fees .....	\$1 50
Dues . . . . .	643 48
Per capita tax and levies .....	50 35
Interest . . . . .	6 12
Supplies sold .....	0 20
All other sources .....	33 50
Total receipts . . . . .	<u>\$735 15</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Expenses of meeting .....	30 30
Salaries . . . . .	56 00
Printing, etc. ....	44 75
Postage . . . . .	16 28
Other expenses .....	48 35

Total expenses of management .....	\$198 68
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	38 20
Medical attendance . . . . .	208 38
Funeral benefits .....	5 00
Benefits to widows and orphans .....	55 40
Gratuities to distressed .....	60 00
Other expenses . . . . .	69 00

Grand totals . . . . .	\$634 66
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# SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized 20th April, 1907; incorporated in Ontario, 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Mikokj Yaworski, President .....	Toronto.
Antoni Wadawski, Vice-President .....	Toronto.
Antoni Lozicki, Recording Secretary .....	Toronto.
Josef Liolkowski, Financial Secretary .....	Toronto.
Stanislaus Naploshtstits, Treasurer .....	Toronto.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 22.

Number of members who received sick benefits, 2.  
 Total amount paid for sick benefits in 1913, \$28.00.  
 Number of weeks' sickness experienced in 1913, 7.  
 Amount paid for medical attendance for 1913, \$4.00.  
 Balance to credit of fund, 31st December, 1913, \$292.12.

## III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1913 .....	\$292 12
Total assets . . . . .	<u>\$292 12</u>

## IV. LIABILITIES.—None.

## VII. CASH RECEIPTS.

Cash balance from 1912, \$255.84.

Cash received during 1913 from:

Interest . . . . .	\$7 43
Initiation fees . . . . .	12 80
Dues . . . . .	72 90
Donations . . . . .	18 75
Total . . . . .	<u>\$111 88</u>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:	
Registration fee .....	\$3 00
Law costs .....	2 00
Expenses of annual meeting .....	8 00
Rent . . . . .	14 50
Salaries . . . . .	6 00
Printing . . . . .	10 10
	<hr/>
Expenses of management .....	\$43 60

(b) Miscellaneous Expenditure.

Sick benefits . . . . .	28 00
Gratuities to distressed members .....	4 00
	<hr/>
Total expenditure . . . . .	\$75 60

## ST JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized 24th February, 1907, and incorporated in Ontario, 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Benediktas Tuszauskas, President .....	Toronto.
Joseph Vasiliauskas, Vice-President .....	Toronto.
Anthony Morkis, Recording Secretary .....	Toronto.
Joseph Baliunas, Financial Secretary .....	Toronto.
Frank Giliauskas, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 20.  
 No members died during 1913. Amount of funeral benefits paid during 1913, nil.  
 No members' wives died during 1913.  
 Amount paid in respect of deceased wives, nil.  
 Cash standing to credit of Funeral Fund at 31st December, 1913, \$309.02.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Two members received sick benefits during 1913.

Number of weeks' sickness experienced during 1913, 8.  
 Sick benefits amounting to \$32.00 were paid.

## III. ASSETS.

Cash on hand .. ..	\$48 03
Cash in Royal Bank of Canada .....	260 99
Total assets .....	<u>\$309 02</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, payable each month.  
 The Society's accounts were audited 31st December, 1913.  
 The books of record kept are a Ledger, Minute and Cash Book.  
 Names and addresses of the auditors for 1913: Frenk Regina and Benediktas Tuszauskas, Toronto.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$253.15.

Cash received during 1913 from:

Initiation fees .....	\$11 00
Dues .....	94 00
Assessments .....	8 15
Interest .....	6 51
Donations .....	2 06
All other sources .....	141 20

Total receipts .....	<u>\$262 92</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	19 75
Supplies bought .....	31 00
Travelling expenses .....	2 00
Printing .....	11 30
Postage, etc. ....	1 70
All other expenses .....	106 30

Total expenses of management .....	<u>\$175 05</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits .....	32 00
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Total expenditure .....	<u>\$207 05</u>
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THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

R. E. King, President .....	Toronto.
E. Millward, Secretary .....	Toronto.
L. Bear, Treasurer .....	Toronto.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 398.

Number of members of the Society who died during 1913, 2.

Amount of funeral benefits paid during 1913, \$125.00.

Cash to credit of Funeral Fund, \$619.14.

IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1913....	35	22
Total amount of benefits paid during 1913 .....	\$468 00	\$372 00
Number of weeks' sickness experienced in 1913 .....	117	124
Amount paid for medical attendance in 1913 .....	255 83	155 70
Balance to credit of Sick and Funeral Fund, 31st December, 1913 .....	\$594 11	\$273 29

V. ASSETS.

Cash in various banks .....	\$1,841 00
All other assets, supplies, etc. ....	470 20
Total .....	<u>\$2,311 20</u>

VI. LIABILITIES.

Amount due for medical attendance .....	\$18 00
Amount due supplies .....	1 50
Sick benefits .....	20 00
Officers' salaries .....	7 24
Total .....	<u>\$46 74</u>

## VII. MISCELLANEOUS.

The Society's accounts were duly audited in January, 1914.

Names and post-office addresses of the auditors for 1913: Joseph Allen and William Gilmour, Toronto.

Number of members in Ontario at 31st December, 1913, 398.

Number of members in Ontario who died during 1913, 2.

Amount of death benefits paid to Ontario members during 1913, \$125.00.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,055.66.

Cash received during 1913 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees .....	\$34 55	.....	.....
Initiation fees .....	.....	\$100 50	\$31 00
Dues .....	.....	1,202 25	608 45
Charter fees .....	.....	.....	.....
Assessments .....	208 50	.....	14 50
Per capita tax .....	219 95	.....	.....
Interest and dividends .....	14 73	16 73	9 52
Supplies sold .....	3 15	.....	.....
All other sources .....	158 63	.....	110 95
<b>Total receipts .....</b>	<b>\$639 51</b>	<b>\$1,319 48</b>	<b>\$774 42</b>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
<b>Cash paid during 1913 for:</b>			
Per capita tax .....	\$126 50	\$221 75	\$56 70
Law costs .....	50	.....	.....
Registration fee .....	3 00	.....	.....
Supplies bought .....	59 00	15 43	22 96
Rent, light, heat and taxes .....	.....	178 25	154 25
Officers' salaries .....	25 00	48 50	12 60
Expenses of meeting .....	11 00	.....	.....
Printing .....	7 25	22 25	12 75
Postage, etc. ....	3 60	33 06	13 90
All other .....	168 95	146 00	12 48
<b>Total expenses of management .....</b>	<b>\$404 80</b>	<b>\$665 24</b>	<b>\$285 64</b>

## (b) Miscellaneous Expenditure.

Per capita tax or levies .....	.....	208 50	.....
Funeral benefits .....	75 00	.....	50 00
Sick benefits .....	.....	468 00	372 00
Medical attendance .....	.....	255 83	155 70
<b>Total expenditure .....</b>	<b>\$479 80</b>	<b>\$1,597 57</b>	<b>\$863 34</b>

SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF  
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Aurora, Ont.*

Incorporated in Ontario, 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Fred. C. Ward, President .....Toronto.  
Selby Draper, Vice-President .....Toronto.  
J. M. Walton, Secretary .....Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 26.

Number of members of the Society who received sick benefits during 1913, 1.

Total amount of benefits paid in 1913, \$3.00.

Number of weeks' sickness experienced in 1913, 1.

Total amount of cash standing to credit of Sick Fund at 31st December, 1913

\$564.83.

III. ASSETS.

Cash on hand .....	\$2 30
Cash in Bank of Montreal, Aurora .....	564 83
Total assets .....	<u>\$567 13</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1913.

The Society's accounts were audited November 27th, 1913.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1913: A. J. Reynolds, Scarboro Junction, Ont.

VII. CASH RECEIPTS.

Cash balance 31st December, 1912, \$395.56.

Cash received during 1913, from:

Assessments .....	\$161 35
Per capita tax and levies .....	2 60
Interest .....	13 62
Total receipts .....	<u>\$177 57</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	
Registration fee .....	\$3 00
Total management expenses .....	\$3 00

(b) *Miscellaneous Expenditure.*

Sick benefits .....	3 00
Total expenditure .....	\$6 00



## SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Ottawa, Ont.*

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. F. Valentine, President .....	Ottawa.
Vincenzo Macri, Secretary .....	Ottawa.
Thomas Spino, Treasurer .....	Ottawa.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 71.  
Two members died during 1913, and \$112.00 funeral benefits were paid.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1913, 12.  
Total amount of sick benefits paid during 1913, \$285.00.  
Number of weeks' sickness experienced in 1913, 57.  
Amount paid for medical attendance during 1913, \$15.00.

## III. ASSETS.

Cash value of mortgages .....	\$1,000 00
Actual cash in Bank of Ottawa, 31st December, 1912 .....	480 68
Total assets . . . . .	<u>\$1,480 68</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The books of the Society were duly audited 30th December, 1913.

Names and addresses of auditors of accounts of 1913: Michele Montagno and P. Chimiri, Ottawa, Ont.

Certain changes were made during 1913 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$1,364.44.

Cash received during 1913 from:

Application fees .....	\$9 00
Dues . . . . .	469 00
Supplies sold . . . . .	12 95
Interest . . . . .	42 27
All other sources .....	125 77
Total receipts . . . . .	<u>\$658 99</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Supplies bought .....	16 20
Rent, etc. ....	23 00
Salaries . . . . .	25 00
Postage, etc. . . . .	8 25
Total expenses of management .....	<u>\$75 45</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	112 00
Sick benefits .....	285 00
Medical attendance . . . . .	15 00
Other expenditure . . . . .	55 30
Total expenditure . . . . .	<u>\$542 75</u>

## NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Shemnitz, President .....Toronto.  
 D. Greenberg, Treasurer .....Toronto.  
 Morris Jacobs, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 64.

No members died during 1913, and no funeral benefits were paid.

One member's wife died and \$25.00 funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1913, none.

Amount paid for sick benefits, none.

Number of weeks' sickness experienced, none.

Amount paid for medical attendance, \$230.72.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$493.33.

## III. ASSETS.

Value of real estate .....	\$660 06
Cash deposited in Dominion Bank .....	493 33
Total assets .....	<u>\$1,153 33</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited February 24th, May 10th, September 8th, 1913, and January 13th, 1914.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and post office addresses of the auditors of accounts of 1913: J. Charles J. Kornblum and F. Zimmerman.

Certain changes were made in regard to sick benefits during 1913.

Amount of bond of Treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$191.00.

Cash received during 1913 from:

Application fees .....	\$40 00
Initiation fees .....	5 00
Dues . . . . .	388 03
Assessments . . . . .	308 70
Supplies sold . . . . .	3 30
Other sources .....	51 30
<hr/>	
Total receipts . . . . .	\$796 33
<hr/>	

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$34 74
Registration fee . . . . .	3 00
Rent . . . . .	52 00
Managing officers' salaries, etc. . . . .	60 34
Supplies bought . . . . .	7 20
Printing . . . . .	49 45
Postage . . . . .	16 76
Other expenditure . . . . .	14 79
<hr/>	
Total management expenses .....	\$238 28

*(b) Miscellaneous Expenditure.*

Medical attendance . . . . .	230 72
Funeral benefits . . . . .	25 00
<hr/>	
Total expenditure . . . . .	\$494 00
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## ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Renfrew.*

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Philip Klamán, President .....	Renfrew.
Nicholas Kobus, Vice-President .....	Renfrew.
Frank Stubinsky, Recording Secretary .....	Renfrew.
Alex. Stubinsky, Financial Secretary .....	Renfrew.
John Rouble, Treasurer .....	Renfrew.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 41.

No members died during 1913, and no funeral benefits were paid.

No members' wives died during 1913.

Amount paid in respect of deceased wives, nil.

Cash standing to credit of Funeral Benefit Fund, \$561.32.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1913.

Number of weeks' sickness experienced during 1913, none.

No sick benefits were paid.

## III. ASSETS.

Cash in Merchants Bank, Renfrew .....	\$561 32
All other assets .....	15 00
Total assets .....	<u>\$576 32</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were audited December 31st, 1913.

The books of record are Cash Book, Ledger, Minute and Endowment Register.

Names and addresses of the auditors for 1913: Frank Zyvitski and A. Vitkuski, Renfrew.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$424.96.

Cash received during 1913 from:

Initiation fees .....	\$0 75
Assessments .....	157 02
Interest and dividends .....	13 63
Total receipts .....	<u>\$171 40</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Rent, light, heat, etc. ....	15 00
Salaries .....	11 34
Printing .....	1 70
Total expenses of management .....	<u>\$31 04</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	4 00
Grand total .....	<u>\$35 04</u>



## THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized, 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

L. Laefsky, President .....	Toronto.
N. Sherman, Vice-President .....	Toronto.
Morris Lifshitz, Secretary .....	Toronto.
Jeremia Sheinkman, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1913, was 170.

Number of members who died during 1913, none.

Amount paid for funeral benefits, nil.

Number of members' wives who died during 1913, 1.

Amount of funeral benefits paid, \$25.00.

Number of members' children who died in 1913, none.

Amount of funeral benefits paid, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty-one members received sick benefits during 1913, amounting to \$205.00.

Number of weeks' sickness experienced during 1913, 41.

Amount paid for medical attendance, \$381.83.

Amount of cash standing to credit of the fund, \$1,586.65.

## III. ASSETS.

Cash value of real estate, less incumbrances .....	\$3,000 00
Cash in Northern Crown Bank .....	1,511 65
Cash in Dominion Bank .....	75 00
Total .....	<u>\$4,586 65</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments were made during the year 1913.

The accounts were duly audited June 24th, 1913, and January 15th, 1914.

Names and addresses of the auditors for the year 1913: S. Shapiro, S. Rosenberg and H. Kaplan, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$852.73.

Cash received during 1913 from:

Application fees .....	\$39 00
Initiation fees .....	29 50
Dues, Relief Fund .....	84 10
Per capita tax and levies .....	179 00
Fines .....	3 70
Interest .....	24 89
Supplies sold .....	122 00
Theatre benefit .....	123 00
Dues .....	1,003 80
Donations .....	36 96
Medical fees .....	370 39
All other sources .....	251 00

Total receipts .....	\$2,267 34
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	3 00
Supplies .....	152 41
Rent .....	65 00
Managing officers' salaries .....	133 00
Printing .....	37 49
Postage .....	48 51
Travelling expenses .....	6 80
Premiums .....	10 00

Total expenses of management .....	\$456 21
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	63 75
Benefits to orphans .....	95 00
Sick benefits .....	205 00
Medical attendance .....	381 83
Gratuities to distressed members .....	192 05
All other .....	139 58

Total expenditure .....	\$1,533 42
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YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Morris Shankman, President .....	Toronto.
Harry Goldford, Vice-President .....	Toronto.
Joe Appelbaum, Treasurer .....	Toronto.
Hyman Brickman, Financial Secretary .....	Toronto.
Philip Stienberg, Recording Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1913, 80  
No members died during 1913.  
Amount of funeral benefits during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, none.  
Amount paid for sick benefits during 1913, nil.  
Number of weeks' sickness experienced during 1913, none.  
Amount paid for medical attendance during 1913, \$92.29.

III. ASSETS.

Value of real estate .....	\$346 26
Cash deposited in Bank of Montreal .....	1,034 91
Total assets .....	<u>\$1,381 17</u>

IV. LIABILITIES.

Mortgage on cemetery lot .....	\$109 74
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V. MISCELLANEOUS.

Assessments are made yearly, and payable on the 31st March.  
The Society's accounts were audited every quarter during 1913.  
The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.  
Names and addresses of the auditors for 1913: A. Adler and S. Schwartz, Toronto.  
No changes were made during 1913 in the Constitution and Rules in relation to benefits.  
Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$987.02.

Cash received during 1913 from:

Application fees .....	\$23 00
Dues .....	524 40
Per capita tax and levies .....	14 00
Interest and dividends .....	13 89
Degrees and cards .....	3 10
Donations .....	85 00
All other sources .....	45 90
	<hr/>
Total receipts .....	\$709 29

## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1913 for:

Investigation of claims .....	\$28 00
Registration fee .....	3 00
Travelling expenses .....	19 30
Rent, etc. ....	44 00
Salaries, auditors' and officers' fees .....	31 00
Postage, telegrams and express .....	26 70
Printing, stationery and advertising .....	30 75
Supplies bought .....	25
	<hr/>
Total expenses of management .....	\$183 00

## (b) Miscellaneous Expenditure.

Medical attendance .....	92 29
Gratuities to distressed members .....	13 35
Other expenditure .....	372 76
	<hr/>
Total expenditure .....	\$661 40

ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Hugh H. Rennie, President .....London.  
Alfred Robinson, Secretary .....London.  
John T. Green, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for endowments, or for Sick or Funeral Benefits in force 30th November, 1913, \$1,248,238.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.	Amount.
		\$ c.
Contracts in force 31st October, 1912 .....	3,197	1,197,590 00
Add contracts taken during 1913, new and renewed .....	766	148,175 00
Gross number and amount of contracts on foot at any time during 1913	3,963	1,345,765 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1913 .....	35	16,155 00
Contracts lapsed in 1913 .....	536	81,372 00
Total deductions .....	571	97,527 00
Net contracts on foot 31st October, 1913 .....	3,392	1,248,238 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of mortgages .....	\$154,979 87
Cash value of bonds and debentures .....	121,058 30
Cash on deposit to Society's credit, in Ontario Loan Debenture Co., London, Ontario . . . . .	614 74
Interest due and accrued .....	\$,378 93
All other assets .....	277 40
Total assets . . . . .	<u>\$285,309 24</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$2,800 00
Amount of other liabilities .....	363 21
Total liabilities . . . . .	<u>\$3,163 21</u>

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

The books of the Society were audited at the end of each month during 1913.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1913 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1913.

No changes were made during 1913 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, None.

Amount of bond of Assistant Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Number of members in Ontario at 31st December, 1913, 3,342.

Amount of insurance in force in Ontario at 31st December, 1913, \$1,248,238.00.

Number of members in Ontario who died during 1913, 35.

Amount of death benefits paid to Ontario members during 1913, \$16,155.00.



## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$2,861.19.

Cash received during 1913 from:

Dues . . . . .	\$33,420 00
Transfers and duplicates . . . . .	56 00
Interest and dividends . . . . .	12,540 27
Cash received from investments (not extended), \$36,270.47.	

Total cash receipts . . . . .	\$46,016 27
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Commission and organization expenses . . . . .	\$1,920 44
Law costs . . . . .	15 91
Registration fee . . . . .	25 00
Travelling expenses . . . . .	122 25
Rent, light, heat and taxes . . . . .	391 37
Managing officers' salaries, officers' fees . . . . .	2,850 00
Clerk hire . . . . .	480 00
Printing, stationery, and advertising . . . . .	481 94
Postage, telegrams and express . . . . .	249 19
Guarantee premiums . . . . .	45 00
Other expenses . . . . .	496 75

Total expenses of management . . . . .	\$7,077 85
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(b) *Miscellaneous Expenditure.*

Life insurance claims . . . . .	16,155 00
Cash paid for investments (not extended), \$61,300.34.	

Total expenditure . . . . .	\$23,232 85
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## WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto.*

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Abe Riba, President .....	Toronto.
Max Shur, Vice-President .....	Toronto.
Moris Morison, Treasurer .....	Toronto.
James Blugerman, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 151.  
 Number of members who died during 1913, none.  
 Amount of funeral benefits paid in 1913, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1913, 24.  
 Amount of benefits paid in 1913 in respect of sick members, \$93.00.  
 Number of weeks' sickness experienced during 1913, 31.  
 Amount paid for medical attendance during 1913, \$210.00.  
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$186.91.

## V. ASSETS.

Cash in Dominion Bank, Toronto .....	\$186 91
Total assets . . . . .	<u>\$186 91</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1913 on December 31st, 1913.  
 Name and address of auditor: L. Fredler, Toronto.  
 Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

## VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$177.70.

Cash received during 1913 from:

Dues . . . . .	\$444 50
Initiations . . . . .	10 00

Total receipts . . . . .	<u>\$454 50</u>
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## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$1 00
Registration fee . . . . .	3 00
Rent, light, heat and taxes . . . . .	65 00
Managing officers' salaries, etc. . . . .	30 75
Printing . . . . .	16 89
Postage . . . . .	17 35
Other expenditure . . . . .	8 30

Total expenses of management . . . . .	\$142 29
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*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	93 00
Medical attendance . . . . .	210 00

Grand totals . . . . .	\$445 29
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CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Robt. S. Wilson, Provincial Chief Ruler .....Toronto.  
Wm. A. Gordon, Provincial Past Chief Ruler .....Toronto.  
H. J. L. Taylor, Provincial Deputy Ruler .....Toronto.  
James Cowan, Provincial Treasurer .....Toronto.  
James Fleming, Provincial Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership, Subordinate Bodies, 270; Juveniles, 73.

Number of members who died during 1913, none.

Amount of funeral benefits paid during 1913, nil.

Cash to credit of fund at 31st December, 1913, Supreme Body, \$759.83; Juvenile, \$3.63.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1913, Subordinate Bodies, 16.

Amount of benefits paid in 1913, \$261.21.

Number of weeks' sickness experienced in 1913, 68 3-7.

Amount paid for medical attendance, Subordinate Bodies, \$197.13; Juvenile, \$13.69.

Cash standing to credit of Sick Benefit Fund at 31st December, 1913, Supreme Body, \$1,549.19; Subordinate Bodies, \$244.25.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash in hand .....	\$51 00	.....	.....
Cash on deposit in Bank of British North America, Toronto . . . . .	2,518 21	\$224 02	\$5 77
Cash on deposit in Dominion Bank, Hamilton..	.....	100 00	.....
Total assets . . . . .	\$2,569 21	\$324 02	\$5 77

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 17th February, 1914.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1913 were as follows: James Cowan, Jr., William Thomson, Toronto.

No changes were made during 1913 in the Constitution and Rules in relation to benefits.

#### VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$690.28.

Cash received during 1913 from:

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Initiation fees . . . . .	.....	\$49 00	\$5 80
Dues . . . . .	\$680 79	547 14	.....
Assessments . . . . .	.....	183 43	13 69
Per capita tax and levies . . . . .	21 00	204 32	0 42
Supplies sold . . . . .	98 35	31 37	.....
Donations . . . . .	256 56	.....	.....
Interest . . . . .	23 28	.....	.....
All other sources . . . . .	1,286 54	50 01	.....
Total . . . . .	<u>\$2,366 52</u>	<u>\$1,065 27</u>	<u>\$19 91</u>

#### VIII. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1913 for:

Per capita tax . . . . .	.....	\$21 00	.....
Registration fee . . . . .	\$3 00	.....	.....
Commission and organization expenses . . . . .	17 50	.....	.....
Supplies bought . . . . .	287 31	110 70	.....
Expenses of meeting . . . . .	4 45	.....	.....
Rent, light, heat and taxes . . . . .	12 30	75 15	.....
Officers' salaries . . . . .	50 00	19 00	.....
Printing, stationery and advertising . . . . .	46 75	28 56	.....
Postage, etc. . . . .	18 42	.....	\$0 45
All other expenses . . . . .	47 86	28 50	.....
Total expenses of management ....	<u>\$487 59</u>	<u>\$282 91</u>	<u>\$0 45</u>

##### (b) Miscellaneous Expenditure.

Sick benefits . . . . .	.....	261 21	.....
Medical attendance . . . . .	.....	197 13	13 69
Total expenditure . . . . .	<u>\$487 59</u>	<u>\$741 25</u>	<u>\$14 14</u>

## CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ontario.*

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Thomas McNab, President .....Hamilton, Ont.  
 James Eaglesham, Vice-President .....Hamilton, Ont.  
 William Oke, Secretary .....West Hamilton, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1913, 99.

One member died during 1913.

Amount of funeral benefits during 1913, \$25.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1913, 28.

Amount paid for sick benefits during 1913, \$329.67.

Number of weeks' sickness experienced during 1913, 139.

Amount paid for medical attendance during 1913, \$112.00.

Amount of cash standing to credit of Sick Fund, \$1,178.62.

## III. ASSETS.

Cash on hand .....	\$0 60
Cash in Bank of Hamilton .....	1,178 02
Total . . .	<u>\$1,178 62</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 8th, 1914.

Twelve assessments were made in 1913, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1913 were as follows: James Taylor and James G. Davies, Hamilton, Ont.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$976.58.

Cash received during 1913 from:

Assessments . . . . .	\$412 20
Interest . . . . .	31 51
Grants from Company . . . . .	240 00
<b>Total . . . . .</b>	<b>\$683 71</b>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	12 00
<b>Total . . . . .</b>	<b>\$15 00</b>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	25 00
Sick benefits . . . . .	329 67
Medical attendance . . . . .	112 00
	<b>\$481 67</b>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Michael Pontus, President .....Brantford.  
Stefan Saradinski, Secretary .....Brantford.  
Michael Madarash, Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 20.  
No member of the Society died during 1913.  
Amount paid for funeral benefits during 1913, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 1.  
Amount paid for sick benefits, \$10.00.  
Number of weeks' sickness experienced during 1913, 2.  
Amount paid for medical attendance, nil.  
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1913, \$237.29.

III. ASSETS.

Cash in hands of Treasurer .....	\$21 32
Cash in Bank of Hamilton, Brantford .....	215 97
Total . . . . .	<u>\$237 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.  
Number of assessments made during 1913, twelve.  
The Society's accounts were audited January, 1914.  
Names and addresses of the auditors of accounts for 1913: S. Pertrak, S. Sevik, Brantford.  
Books of record and account kept: Minute Book, Membership Roll Book and Account Book.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$125.96.

Cash received during 1913 from:

Dues . . . . .	\$128 00
Initiation fees . . . . .	2 00
All other . . . . .	5 97
Total receipts . . . . .	<u>\$135 97</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$1 55
Registration fee . . . . .	3 00
Supplies bought . . . . .	8 09
Rent . . . . .	2 00
Total expenses of management . . . . .	<u>\$14 64</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	10 00
Grand totals . . . . .	<u>\$24 64</u>

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, London, Ont.*

Organized 24th January, 1911; incorporated 22nd March, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Chas. F. Benson, Hon. President .....	London.
R. I. Watson, President .....	London.
J. B. Stephens, 1st Vice-President .....	London.
A. E. Sherlock, 2nd Vice-President .....	London.
J. C. Thompson, Secretary-Treasurer .....	London.
L. W. Noble, Assistant Secretary .....	London.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 232.  
 Number of members who received sick benefits during 1913, 74.  
 Amount of sick benefits paid during 1913, \$1,054.55.  
 Number of weeks' sickness experienced during 1913, 212.  
 Amount paid for medical attendance during 1913, \$327.00.  
 Amount standing to credit of Sick and Funeral Benefit Fund, \$90.58.

III. ASSETS.

Cash in Bank of Toronto, London .....	\$13 10
Cash in Imperial Bank, London .....	6 05
Cash on hand .....	71 43
	<hr/>
	\$90 58

IV. LIABILITIES.

Medical attendance .....	167 31
Printing .....	25 75
Clerk hire .....	10 00
	<hr/>
Total liabilities .....	\$203 06

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the 15th day of each month.  
 Twelve assessments were made during 1913.  
 The books were duly audited for 1913, February 25th, 1914.  
 Names and addresses of the auditors for 1913: C. H. Mitchell, C. M. Downs, London.  
 The following books of record are kept: Cash Book, Assessment Ledger and Sick Benefit Ledger.  
 No changes were made during 1913 in the Constitution and Rules.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1912, \$66.72. .	
Cash received during 1913 from:	
Assessments . . . . .	\$1,412 75
Per capita tax and levies . . . . .	240 25
Donations . . . . .	205 00
Total receipts . . . . .	<u>\$1,858 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$1 00
Interest . . . . .	9 05
Supplies bought . . . . .	2 23
Travelling expenses . . . . .	1 50
Salaries, officers, auditors . . . . .	40 00
Rent, etc. . . . .	60 18
Clerk hire . . . . .	225 88
Printing, stationery and advertising . . . . .	14 00
Postage, telegrams and express . . . . .	17 25
Other expenses . . . . .	81 50
Total expenses of management . . . . .	<u>\$452 59</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	1,054 55
Medical attendance . . . . .	327 00
Grand totals . . . . .	<u>\$1,834 14</u>

HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

W. T. James, President .....	Hamilton.
A. B. TenEyck, Treasurer .....	Hamilton.
R. Aitchison, Secretary .....	Hamilton.
T. Broadbent, Committeeman .....	Hamilton.
W. Warwick, Committeeman .....	Hamilton.
K. Cassel, Committeeman .....	Hamilton.
D. McCarthy, Committeeman .....	Hamilton.

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 95.

Total amount of funeral benefits paid during 1913, nil.

No members of the Society died during 1913.

V. ASSETS.

Cash value of mortgages .....	\$18,500 00
Cash on deposit to Society's credit in Bank of Hamilton .....	1,164 63
Total .....	<u>\$19,664 63</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

No action was instituted against the Society during 1913.

Twenty-four assessments were made during 1913.

The accounts for the year 1913 were duly audited January, 1914.

Name and address of auditor: Abner Fraser, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$9,182.32.

Cash received during 1913 from:

Assessments .....	\$5,506 41
Interest .....	581 46
Donations .....	152 25
Concert .....	756 94
Total receipts .....	<u>\$6,997 06</u>



## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Printing .....	1 75
Salaries .....	10 00
Investment (not extended), \$15,000.00.	

Total expenditure .....	<u>\$14 75</u>
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CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

- A. G. Harwood, Grand Master .....Toronto.
- H. G. Curlett, Grand Chancellor .....Toronto.
- A. S. Johnson, Grand Almoner .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1913, \$98,250.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1912.....	228	95,250 00
Add contracts taken during 1913, new or renewed.....	50	19,750 00
Gross number and amount of contracts on foot at any time during 1913	278	115,000 00
	Number.	Amount.
Deductions:		\$ c.
Contracts lapsed in 1913.....	41	16,750 00
Total deductions extended.....	41	16,750 00
Net contracts on foot 31st December, 1913.....	237	98,250 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1913, was 391.

Number of members who died during 1913, 2.

Total amount of funeral benefits paid during 1913, \$200.00.

Number of members' wives who died during 1913, none.

Total amount of funeral benefits paid during 1913 in respect of deceased wives, none.

Total cash standing to credit of funeral fund, \$798.83.

## IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1913, 51.

Amount of sick benefits paid in 1913, \$829.96.

Number of weeks' sickness experienced in 1913, 224½.

Amount paid for medical attendance during 1913, \$630.97.

Total standing to credit of sick benefit fund, \$1,073.83.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks .....	\$4,376 89	\$973 41	\$473 05
Interest due and accrued .....	57 80	.....	.....
Total assets of Life Insurance Fund (not extended) .....	\$3,543 56	.....	.....
Total assets of Sick and Funeral Fund (not extended) .....	798 83	.....	.....
Total assets of General and other funds (not extended) .....	35 40	.....	.....
All other assets .....	852 71	1,262 34	290 30
Total assets .....	\$5,287 40	\$2,235 75	\$763 35

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1913, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1913.

The accounts of the Society were audited January 19th, 1914.

Books of record or account kept by the Society: Grand Register.

Names and post-office addresses of the auditors for 1913 were: A. E. Adams and J. A. Cowan, Toronto.

Certain changes were made in the constitution during 1913.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00

Number of members in Ontario at 31st December, 1913, 462.

Number of certificate holders in Ontario at 31st December, 1913, 237.

Amount of insurance in force in Ontario at 31st December, 1913, \$98,250.00.

Number of members in Ontario who died during 1913, 2.

Amount of death benefits paid to Ontario members during 1913, \$750.00.

## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1912 (not extended), \$2,784.44.			
Cash received during 1913 from:			
Certificate fees .....	\$7 75	.....	.....
Registration fees .....	86 75	.....	.....

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Assessments . . . . .	\$1,817 97	\$4,588 50	\$424 55
Per capita tax and levies . . . . .	615 57	.....	.....
Funeral Fund . . . . .	564 00	.....	.....
Charter fees . . . . .	80 00	.....	.....
Supplies sold . . . . .	62 61	.....	.....
Extension Fund . . . . .	612 70	.....	.....
Interest and dividends . . . . .	44 85	.....	.....
All other sources . . . . .	286 91	80 76	60 95
Total receipts . . . . .	<u>\$4,179 11</u>	<u>\$4,669 26</u>	<u>\$485 50</u>

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1913 for:			
Organization expenses, etc. . . . .	\$446 50	.....	.....
Travelling expenses . . . . .	45 08	.....	.....
Interest . . . . .	2 05	.....	.....
Registration fee . . . . .	10 00	.....	.....
Rent, light, heat and taxes . . . . .	92 00	.....	.....
Supplies bought . . . . .	26 34	.....	.....
Salaries, officers' and auditors' fees . . . . .	178 75	.....	.....
Medical examiner's salary and expenses . . . . .	40 00	.....	.....
Printing, stationery, advertising, etc. . . . .	327 40	.....	.....
Postage, telegrams, etc. . . . .	22 54	.....	.....
Premiums for guarantee of lodge officers . . . . .	16 00	.....	.....
Other expenses . . . . .	430 00	.....	.....
Total expenses of management . . . . .	<u>\$1,636 66</u>	.....	.....

## (b) Miscellaneous Expenditure.

Life insurance payments . . . . .	750 00	.....	.....
Funeral benefits . . . . .	200 00	.....	.....
Sick benefits . . . . .	.....	790 96	39 00
Medical attendance . . . . .	.....	533 33	97 64
Expenditures other than foregoing . . . . .	.....	.....	261 82
Total expenditure . . . . .	<u>\$2,586 66</u>	<u>\$1,324 29</u>	<u>\$398 46</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1913.

Attained ages.	Number of members. Col 1.	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	17	6,750 00	6 36	.....	.....
25-29.....	49	20,000 00	20 67	.....	.....
30-34.....	55	22,750 00	26 86	.....	.....
35-39.....	36	14,500 00	20 73	1	250 00
40-44.....	29	11,750 00	19 38	.....	.....
45-49.....	21	8,750 00	16 86	.....	.....
50-54.....	20	8,750 00	20 63	.....	.....
55-59.....	3	1,500 00	3 10	.....	.....
60-64.....	3	1,500 00	3 42	1	500 00
65-69.....	3	1,500 00	3 61	.....	.....
70-74.....	1	500 00	2 35	.....	.....
75-79.....	.....	.....	.....	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	237	98,250 00	143 97	2	750 00

## THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ont.*

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Fidelio Di Nunzio, President .....	Hamilton.
Arcangelo Favatzio, Vice-President .....	Hamilton.
Arcangelo Felici, Secretary .....	Hamilton.
Ettore Cusino, Financial Secretary .....	Hamilton.
Antonio Morelli, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 64.  
 Number of members who died during 1913, one.  
 Amount of funeral benefits paid during 1913, \$50.00.  
 Cash to credit of fund at 31st December, 1913, \$136.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1913, 5.  
 Amount of benefits paid in 1913, \$95.50.  
 Number of weeks' sickness experienced in 1913, 18½.  
 Medical attendance, \$50.00.

## III. ASSETS.

Cash in Royal Bank, Hamilton .....	\$136 00
Total assets . . . . .	<u>\$136 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.  
 The accounts of the Society were duly audited December 31st, 1913.  
 Name and address of the auditor for the year 1913: Antonio Morelli, Hamilton.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$65.31.

Cash received during 1913 from:

Applications fees . . . . .	\$125 00
Assessments . . . . .	384 00
Total receipts . . . . .	<u>\$509 00</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Postage, etc. . . . .	0 65
Rent, etc. . . . .	4 00
Sundry expenses . . . . .	117 30
Total expenses of management . . . . .	<u>\$124 95</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	95 50
Medical attendance . . . . .	50 00
Total expenditure . . . . .	<u>\$320 45</u>

BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Dr. John Shayne, President .....	Toronto.
M. Rosen, Vice-President .....	Toronto.
S. Rogul, Treasurer .....	Toronto.
M. S. Mirochnick, Financial Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1913, 157.  
One member died during 1913, \$145.50 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1913, 18.  
Amount paid for sick benefits, \$230.35.  
Number of weeks' sickness experienced, 46.  
Amount paid for medical attendance, \$242.57.  
Amount standing to the credit of the Society, \$320.34.

III. ASSETS.

Cash value of real estate .....	\$50 00
Cash on deposit to Society's credit, in:	
Bank of Toronto .....	270 34
Total assets . . . . .	<u>\$320 34</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited January, 1914.  
The following books of record are kept: Cash Book, Ledger and Day Book.  
Names and addresses of auditors of accounts of 1913: J. Berman, J. Kaufman,  
J. Ram and M. Goldstein, Toronto.  
No changes were made in the Constitution and By-laws during 1913.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$517.21.

Cash received during 1913 from:

Assessments . . . . .	\$127 75
Dues . . . . .	624 60
For physician . . . . .	90 70
<hr/>	
Total receipts . . . . .	\$843 05
<hr/>	

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

All management expenses are paid from special fees.

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	\$45 50
Sick benefits . . . . .	230 35
Medical attendance . . . . .	242 57
Benefits to widows and orphans . . . . .	100 00
Deposit on cemetery lot . . . . .	50 00
<hr/>	
Grand totals . . . . .	\$668 42
<hr/>	

## BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ontario.*

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

T. Partridge, President .....	Hamilton.
W. Yates, Vice-President .....	Hamilton.
A. G. Tubbeck, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 208.

Number of members who died during 1913, none.

Amount paid for funeral benefits, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1913, 38.

Amount of benefits paid during 1913, \$363.00.

Number of weeks' sickness experienced in 1913, 109.

Amount paid for medical attendance during 1913, \$241.50.

Total amount to credit of Sick Benefit Fund, \$493.13.

## III. ASSETS.

Cash on hand .....	\$493 13
Total.....	<u>\$493 13</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Number of assessments made during 1913, 12.

The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1913.

Names and addresses of the auditors of accounts for 1913: William Gates and A. E. Hampson, Hamilton, Ont.

Books of record and account kept: Cash Book, Journal and Ledger.

No changes were made during 1913 in the organization or management or in the Constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$326.03.

Cash received during 1913 from:

Dues . . . . .	\$679 95
Donation from Company . . . . .	150 00
Total . . . . .	<u>\$829 95</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Printing, stationery and advertising . . . . .	3 60
Total expense of management . . . . .	<u>\$6 60</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	363 00
Medical attendance . . . . .	241 50
Gratuities to distressed members . . . . .	51 75
Total expenditure . . . . .	<u><u>\$662 85</u></u>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Hamilton, Ontario.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

George H. Bricknell, President .....Hamilton.  
T. Barnes, Vice-President .....Hamilton.  
Samuel Beech, Secretary .....Hamilton.  
William Murray, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 357.  
Number of members of the Society who died during 1913, one.  
The total amount of funeral benefits paid during 1913, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1913, 114.  
Total amount of benefits paid in 1913, \$898.70.  
Number of weeks' sickness experienced in 1913, 256.  
Total amount of cash standing to credit of Sick Fund at 31st December, 1913,  
\$1,267.02.

III. ASSETS.

Cash in Bank of Hamilton .....	\$1,267 02
Total assets . . . . .	<u>\$1,267 02</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.  
Number of assessments made during 1913, 13.  
The accounts of the Society were audited in January, 1914.  
The books of account kept by the Society are: Cash Book, Minute Book, Assessment Book and Record Book.  
Names and addresses of auditors of account for 1913: W. Dearnbery and T. Holt, Hamilton, Ont.  
No changes were, during 1913, made in the Constitution and Rules.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$835.90.

Cash received during 1913 from:

Assessments . . . . .	\$1,487 80
Interest . . . . .	28 54
Total receipts . . . . .	<u>\$1,516 34</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	35 77
Supplies bought . . . . .	12 75
Salaries . . . . .	75 00
Other expenses . . . . .	10 00
Total expenses of management . . . . .	<u>\$136 52</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	898 70
Total expenditure . . . . .	<u>\$1,085 22</u>

## IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ontario.*

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

G. McEwen, President .....	Toronto.
G. Smith, Vice-President .....	Toronto.
H. E. Mihell, Secretary-Treasurer .....	Toronto.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 56.  
 Number of members who received sick benefits during 1913, 11  
 Amount of sick benefits paid during 1913, \$122.62.  
 Number of weeks' sickness experienced during 1913, 26.  
 Amount paid for medical attendance during 1913, none.  
 Amount standing to credit of Sick and Funeral Benefit Fund, \$228.33.

## III. ASSETS.

Cash in Bank of Toronto, Toronto .....	\$228 33
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.  
 Twelve assessments were made during 1913.  
 The books were duly audited for 1913, January, 1914.  
 Names and addresses of the auditors for 1913: D. Spellen and C. Chapman, Toronto.  
 Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

## VII. CASH RECEIPTS.

Cash balance, 31st December, 1912, \$170.00.

Cash received during 1913 from:

Dues . . . . .	\$180 10
Interest . . . . .	3 85

Total receipts . . . . .	\$183 95
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:	
Registration fee . . . . .	\$3 00
Total expenses of management . . . . .	\$3 00

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	122 62
Total expenditure . . . . .	<u>\$125 62</u>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,  
LIMITED.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, Meaford, Ontario.*

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

R. F. Kent, President .....Meaford, Ont.  
Charles Shaw, Vice-President .....Meaford, Ont.  
George Overholt, Secretary .....Meaford, Ont.  
Edward Craig, Treasurer .....Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.  
Number of members who died during 1913, 1.  
Amount of funeral benefits paid in 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 29.  
Amount of benefits paid in 1913 in respect of sick members, \$437.75.  
Number of weeks' sickness experienced in 1913, 87½.  
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1913,  
\$441.96.

III. ASSETS.

Cash in Molsons Bank, Meaford .....	\$441 96
Total .....	<u>\$441 96</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July and December, 1913.  
Names and addresses of the auditors of accounts for 1913: J. A. Sinclair and W. K. Bissell, Meaford, Ont.  
Books of record and account kept: Cash Book and Fee Book.  
No changes were made during 1913 in the organization or management and in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$569.90.

Cash received during 1913 from:

Dues .....	\$320 00
Interest .....	12 84
Total receipts .....	<u>\$332 84</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$3 00
Postage .....	03
Salaries, officers' and auditors' fees .....	20 00
Total expenses of management .....	<u>\$23 03</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	437 75
Total expenditure .....	<u>\$460 78</u>

## TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ontario.*

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Tom Schwartz, President .....	Toronto.
M. Reiser, Vice-President .....	Toronto.
H. Furch, Treasurer .....	Toronto.
N. Folk, Financial Secretary .....	Toronto.
J. Sher, Recording Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 73.  
 Number of members of the Society who died during 1913, none.  
 Amount paid for funeral benefits during 1913, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1913, 10.  
 Amount paid for sick benefits during 1913, \$135.00.  
 Number of weeks' sickness experienced during 1913, 27.  
 Amount paid for medical attendance during 1913, \$211.05.

## III. ASSETS.

Real estate .....	\$1,000 00
Cash in Northern Crown Bank .....	744 41
Total .....	<u>\$1,744 41</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited for 1913.

Names and addresses of the auditors of accounts for 1913: J. Neil, Paul Edel Kirschenbaum and M. Feldt, Toronto.

The books of record or account kept are: Record Book, Ledger, etc.

No changes were made in 1913 in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Secretary, \$100.00.

Amount of bond of Treasurer, \$100.00.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$569.90.

Cash received during 1913 from:

Application fees .....	\$6 00
Initiation fees .....	9 50
Dues . . . . .	983 33
Per capita tax .....	73 00
Interest .....	8 55

Total receipts .....	<u>\$1,080 38</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs .....	\$14 85
Registration fee .....	3 00
Supplies bought .....	39 60
Rent, light, heat and taxes .....	89 25
Salaries, officers' and auditors' fees .....	100 00
Printing, stationery and advertising .....	62 60
Postage .....	39 47

Total expenses of management .....	<u>\$348 77</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	38 00
Sick benefits .....	135 00
Medical attendance .....	211 05
Gratuities to distressed members .....	40 00

Total expenditure .....	<u>\$772 82</u>
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KINGSTON SHIPBUILDING COMPANY EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

Head Office, Kingston, Ontario.

Organized in March, 1912; incorporated in Ontario 10th April, 1912.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

A. Gilmore, President .....	Kingston.
H. Horton, Vice-President .....	Kingston.
N. Munsie, Treasurer .....	Kingston.
H. E. Moyse, Secretary .....	Kingston.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 94.  
Number of members who died during 1913, 2.  
Amount of funeral benefits paid in 1913, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1913, 89.  
Amount of benefits paid in 1912, in respect of sick members, \$652.60.  
Number of weeks' sickness experienced during 1913, 130½.  
Amount paid for medical attendance during 1913, \$227.25.  
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1913, \$373.29.

III. ASSETS.

Cash on hand .....	\$13 92
Cash in Bank of Toronto, Kingston .....	359 37
Total assets .....	<u>\$373 29</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every two weeks  
Twenty-six assessments were made during 1913.

The books of record and account are: Minute Book, Cash Book and Order Book.  
The accounts of the Society were audited January 5th, 1914.

During 1913 no changes were made in the Constitution and Rules, in relation to  
sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$218.39.

Cash received during 1913 from:

Dues . . . . .	\$1,236 85
Total . . . . .	<u>\$1,236 85</u>

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1913 for:

Charter fees . . . . .	\$3 50
Law costs . . . . .	0 55
Registration fee . . . . .	3 00
Rent and heat, etc. . . . .	1 50
Managing officers' salaries and officers' and auditors' fees . . . . .	32 00
Printing . . . . .	5 00
Postage . . . . .	05
Total expense of management . . . . .	<u>\$45 60</u>

(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	150 00
Sick benefits . . . . .	652 60
Medical attendance . . . . .	227 25
Refund . . . . .	6 50
Total expenditure . . . . .	<u>\$1,081 95</u>

## ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ont.*

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

C. J. Foy, Provincial President .....	Perth.
John Nelligan, Vice-President .....	Hamilton.
N. J. Kennedy, Provincial Secretary .....	Toronto.
W. J. Cantwell, Provincial Treasurer .....	Toronto.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,533.  
 Number of members of the Society who died during the year 1913, none.  
 The total amount of funeral benefits paid during 1913, nil.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1913: Subordinate bodies, 112.  
 Total amount of sick benefits paid during 1913: Subordinate bodies, \$3,628.60.  
 Number of weeks' illness experienced in 1913: Subordinate lodges, 725.  
 Amount paid for medical attendance during 1913: Subordinate lodges, \$1,212.90.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash in various banks .....	\$17,733 67	\$5,089 88
Total assets .....	<u>\$17,733 67</u>	<u>\$5,089 88</u>

## VI. LIABILITIES.—No information.

## VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.  
 Four assessments were made during the year 1913, payable 1st January, March, July and October.  
 The books and accounts were duly audited January 30th, 1914.  
 Names of auditor: D. Holland, Peterboro.  
 The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.  
 Amount of bond of Grand Treasurer, \$10,000.  
 Amount of bond of Grand Secretary, \$500.

## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Body.
Cash received during 1913 from:		
Application fees .....	.....	\$232 90
Dues .....	\$945 40	7,407 40
Initiation fees .....	.....	205 40
Per capita tax .....	373 30	131 72
Assessments .....	5,950 75	5,318 58
Supplies sold .....	94 10	.....
Interest .....	394 61	92 39
All other sources .....	180 15	696 56
Total .....	\$7,938 31	\$14,084 95

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1913 for:		
Per capita tax .....	\$316 60	.....
Registration fee .....	10 00	.....
Exchange .....	3 55	.....
Annual meeting .....	198 30	.....
Supplies bought .....	317 50	408 81
Rent, light, heat and taxes .....	.....	1,055 40
Officers' salaries and auditors' fees .....	360 00	780 91
Official Journal .....	200 00	355 35
Postage, etc. ....	56 57	85 41
Printing, stationery, etc. ....	219 55	.....
Guarantee premiums .....	45 00	.....
Total expenses of management .....	\$1,727 07	\$2,685 88

(b) *Miscellaneous Expenditure.*

Per capita tax or levies .....	.....	1,101 82
Life insurance claims .....	4,200 00	5,907 95
Sick benefits .....	.....	3,628 60
Medical attendance .....	.....	1,212 90
Other expenditure .....	205 00	394 26
Total expenditure .....	\$6,132 07	\$14,931 41

## THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, Hamilton, Ontario.*

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Nick Purece, President .....	Hamilton.
V. Lebu, Secretary .....	Hamilton.
Den Lebu, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 21.  
 Number of members who died during 1913, none.  
 Amount of funeral benefits paid during 1913, none.  
 Cash to credit of fund at 31st December, 1913, \$361.24.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1913, 2.  
 Amount of benefits paid in 1913, \$22.10.  
 Number of weeks' sickness experienced in 1913, 5 4-7.

## III. ASSETS.

Cash on hand .....	\$54 24
Cash in Bank of Hamilton, Hamilton .....	375 21
Total assets .....	<u>\$429 45</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

The accounts of the Society were duly audited December 31st, 1913.

Names and addresses of the auditors for the year 1913: E. Watasia and G. Toniff, Hamilton.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$149.65.

Cash received during 1913 from:

Initiation fees .....	\$32 70
Dues .....	183 50
Assessments .....	36 70
Supplies sold .....	29 25
Interest .....	7 71
Donations .....	7 25
Total receipts .....	<u>\$297 11</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Charter fees .....	4 00
Commission and organization expenses .....	26 00
Registration fee .....	3 00
Expenses of annual meeting .....	6 00
Supplies bought .....	40 15
Rent and heat, etc. ....	12 00
Travelling expenses .....	12 00
Printing .....	11 00
Postage .....	11 05
Total expenses of management .....	<u>\$125 20</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	22 10
Total expenditure .....	<u>\$147 30</u>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Samuel Dale, President .....	Toronto.
George Clarke, Vice-President .....	Toronto.
James S. Morrison, Treasurer.....	Toronto.
Jim Matkin, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 91.  
 Number of members who died during 1913, none.  
 Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1913, 12.  
 Amount of benefits paid during 1913, \$219.40.  
 Number of weeks' sickness experienced in 1913, 54 5-7.  
 Amount paid for medical attendance during 1913, none.  
 Total amount to credit of Sick Benefit Fund, \$248.81.

III. ASSETS.

National Iron Works .....	\$100 00
Cash on hand .....	70 00
Cash in Standard Bank, Toronto.....	78 81
Total . . . . .	<u>\$248 81</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made semi-monthly.  
 Number of assessments made during 1913, 22.  
 The Society's accounts were audited January 21st, 1914.  
 Names and addresses of the auditors of accounts for 1913: J. Rankin, W. J. Perry and H. Williamson, Toronto.  
 Books of record and account: Cash Book, Minute and Order Books.  
 No changes were made during 1913 in the organization or management or in the Constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), none.

Cash received during 1913 from:

Donations . . . . .	\$100 00
Interest . . . . .	1 91
Assessments . . . . .	400 10
Total receipts . . . . .	<u>\$502 01</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Charter fees . . . . .	\$1 00
Registration fee . . . . .	6 00
Printing . . . . .	16 50
Postage . . . . .	0 30
Total management expenses . . . . .	<u>\$23 80</u>

*(b) Miscellaneous Expenditure.*

Gratuities to distressed members . . . . .	10 00
Sick benefits . . . . .	219 40
Total expenditure . . . . .	<u><u>\$253 20</u></u>

FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.  
ANNUAL STATEMENT FOR NINE AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, Ottawa, Ontario.*

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Louis Almagro, President .....	Ottawa.
Beaggio Cavaliere, Vice-President .....	Ottawa.
Federico Bonan, Secretary .....	Ottawa.
R. A. Grarziadei, Treasurer .....	Ottawa.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 67.  
Number of members who died in 1913, 1; amount paid for funeral benefits, \$55.50.  
Number of members who received sick benefits in 1913, 9.  
Total amount paid for sick benefits in 1913, \$215.00.  
Number of weeks' sickness experienced in 1913, 36.  
Medical attendance, \$7.  
Balance to credit of fund, 31st December, 1913, \$648.41.

III. ASSETS.

Cash on hand .....	\$648 41
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IV.—LIABILITIES.—No information.

V.—MISCELLANEOUS.

The books and accounts of the Society were duly audited 23rd June and 22nd September, 1913.

The names and addresses of the auditors were as follows: Giacomo Groziano and Michele Montagano, Ottawa.

VII. CASH RECEIPTS.

Balance from 1912 (not extended), \$438.64.

Cash received during 1913 from:

Application fees .....	\$20 00
Dues .....	425 60
Interest .....	15 53
All other sources .....	89 94

Total .....	\$551 07
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Registration fee .....	\$6 00
Rent .....	26 67
Officers' salaries .....	5 00
Postage, etc. ....	4 04
Printing .....	2 85
<hr/>	
Total expenses of management .....	\$44 56

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	55 50
Sick benefits .....	215 00
Medical attendance .....	7 00
All other expenditure .....	19 24
<hr/>	
Total expenditure .....	\$341 30

DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.  
ANNUAL STATEMENT FOR NINE AND ONE-HALF MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

C. Welsford, President .....Toronto.  
C. Graham, Vice-President .....Toronto.  
G. A. Sampson, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1913, 465.  
One member died during 1913.  
Funeral benefits paid during 1913, \$30.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1913, 105.  
Amount paid for sick benefits, \$1,051.17.  
Number of weeks' sickness experienced, 263.  
Amount paid for medical attendance, \$598.13.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1913, \$616.96.

III. ASSETS.

Cash on hand .....	\$40 74
Cash deposited in Bank of Toronto.....	576 22
Total assets .....	<u>\$616 96</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made weekly.  
The Society's accounts were audited June 30th and December 31st, 1913.  
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.  
Names and post office addresses of the auditors of accounts of 1913: J. A. Bricco and J. H. Carstens, Toronto.  
No changes were made in regard to sick benefits during 1913.  
Amount of bond of Secretary-Treasurer, \$1,000.00.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), none.

Cash received during 1913 from:

Assessments . . . . .	\$2,275 80
Donations . . . . .	186 56
Interest and dividends . . . . .	6 55
Total receipts . . . . .	<u>\$2,468 91</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Law costs . . . . .	\$8 75
Registration and incorporation fees . . . . .	14 00
Expenses of annual meeting . . . . .	22 50
Salaries . . . . .	100 00
Printing, etc. . . . .	46 40
Premiums . . . . .	10 00
Other expenses . . . . .	1 00
Total expenses of management . . . . .	<u>\$202 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	30 00
Sick benefits . . . . .	1,021 17
Medical attendance . . . . .	598 13
Grand total . . . . .	<u>\$1,851 95</u>

GOOLD, SHAPLEY & MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR SEVEN AND ONE-THIRD MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, Brantford, Ontario.*

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

B. T. Leggett, President .....Brantford.  
 W. H. Brierly, 2nd Vice-President .....Brantford.  
 E. A. Danby, Treasurer .....Brantford.  
 Walter J. Davies, Secretary .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1913, 173.  
 No members died during 1913.  
 Amount of funeral benefits during 1913, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1913, 17.  
 Amount paid for sick benefits during 1913, \$191.20.  
 Number of weeks' sickness experienced during 1913, 50.  
 Amount standing to credit of sick benefit fund, \$317.06.

III. ASSETS.

Cash deposited in Bank of Montreal .....	\$317 06
Total assets . . . . .	<u>\$317 06</u>

IV. LIABILITIES.

Amount of sick benefits unpaid .....	\$7 00
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V. MISCELLANEOUS.

Assessments are made every four weeks.  
 Nine such assessments were made during 1913.  
 The Society's accounts were audited January 22nd, 1914.  
 The books of record are: Account Book, Minute Book and Financial Assessment Books.  
 Names and addresses of the auditors for 1913: J. Black and F. Gardner, Toronto.  
 No changes were made during 1913 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), none.

Cash received during 1913 from:

Assessments . . . . .	\$346 65
Donations . . . . .	200 00
Other sources . . . . .	1 16
	<hr/>
Total receipts . . . . .	\$547 81
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913 for:

Charter fees . . . . .	\$3 00
Registration and law costs . . . . .	5 00
Salaries, auditors' and officers' fees . . . . .	16 65
Printing, stationery, and advertising . . . . .	14 90
	<hr/>
Total expenses of management . . . . .	\$39 55

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	191 20
	<hr/>
Total expenditure . . . . .	\$230 75
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## CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR SIX MONTHS ENDING 31ST DECEMBER, 1913.

*Head Office, London, Ontario.*

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

Edward J. W. Griffith, Grand Master .....	London.
George B. Nash Deputy Grand Master .....	London.
Emanuel T. Essery, Grand Secretary .....	London.
Robert Ernest Ruse, Grand Treasurer .....	London.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 50.  
 Number of members who received sick benefits in 1913, none.  
 Total amount paid for sick benefits in 1913, nil.  
 Number of weeks' sickness experienced in 1913, none.  
 Amount paid for medical attendance for 1913, nil.  
 Balance to credit of fund, 31st December, 1913, \$38.80.

## III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1913 .....	\$58 55
All other assets .....	45 15
Total assets .....	<u>\$103 70</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly. Four such assessments were made in 1913.  
 The Society's accounts were audited in 1913, 7th January, 1914.  
 The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.  
 Names and addresses of the auditors for 1913: Frank D. Millar and Frederick J. Delaney, London.  
 Amount of bond of Secretary, \$250.00.  
 Amount of bond of Treasurer, \$250.00.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1912, none.

Cash received during 1913 from:

Application fees . . . . .	\$240 00
Per capita tax and levies . . . . .	16 90
Assessments . . . . .	38 80
Total receipts . . . . .	<u>\$295 70</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1913 for:

Charter fees . . . . .	\$1 00
Registration fee . . . . .	3 00
Supplies bought . . . . .	45 15
Commission and organization expenses . . . . .	188 00
Total management expenses . . . . .	<u>\$237 15</u>

## ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1913.

*Head Office, Orange Hall, Ottawa.*

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1913, were as follows:

George Sloan, Worshipful Master .....	Ottawa.
David Garland, Deputy Master .....	Ottawa.
Russell R. McCord, Recording Secretary .....	Ottawa.
Jas. Carley, Treasurer .....	Ottawa.

## I. FUNERAL BENEFITS.

Number of members who died during 1913, 2.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.  
 Number of members of the Society who received sick benefits during 1913, 2.  
 Total amount of benefits paid in 1913, \$24.00.  
 Number of weeks' sickness experienced in 1913, 8.  
 Total amount of cash standing to credit of Sick Fund at 31st December, \$494.68.

## III. ASSETS.

Cash in bank .....	\$180 62
Total assets .....	<u>\$180 62</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited for 1913 on December 31st, 1913.  
 Names and addresses of auditors: Geo. Evans and Wm. Catteral, Ottawa.



## VII. CASH RECEIPTS.

Cash balance from 1912 (not extended), \$211.28.

Cash received during 1912 from:

Dues . . . . .	\$337 50
Application fees . . . . .	44 50
Supplies sold . . . . .	81 00
Degrees . . . . .	8 00
All other sources . . . . .	53 55

Total receipts . . . . .	<u>\$524 55</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1913:

Per capita tax or levies for management . . . . .	\$43 00
Supplies bought . . . . .	214 60
Travelling expenses . . . . .	30 25
Rent light, heat and taxes . . . . .	30 84
Printing etc. . . . .	3 50
Postage, etc. . . . .	1 10
Clerk hire . . . . .	30 00

Total expenses of management . . . . .	<u>\$353 29</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	24 00
All other . . . . .	201 92

Total expenditure . . . . .	<u>\$579 21</u>
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## ST. DAVID'S Y.P.U. SICK BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 30th January, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the St. David's Y.P.U. Sick Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

## KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 10th February, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, 2 Geo. V., chap. 33.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Kieltzer Sick Benefit Society, of Toronto.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

TORONTO ELECTRIC LIGHT COMPANY'S EMPLOYEES' MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 5th March, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Toronto Electric Light Company's Employees' Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

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SOCIETA DI MUTUO SOCCORSO LA TRINAGRIA DI TORONTO.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st April, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Societa Di Mutuo Soccorso La Trinacria Di Toronto.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.



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## COMPARATIVE TABLES

SHOWING

Life Insurance; Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

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TABLE I -- LIFE INSURANCE OR BENEFITS IN THE NATURE THEREOF.

Short Name of Society.	Total membership in Ontario at 31st December, 1913.	Number of Certificates in force anywhere at 31st December, 1913.	Amount of Insurance in force anywhere at 31st December, 1913.	Number of Claims matured in Ontario in 1913.	Amount of Insurance Benefits paid in Ontario during 1913.	Amount of Disability Benefits paid in Ontario during 1913, including pensions and gratuities.	Assets in Ontario at 31st December, 1913.	Liabilities in Ontario at 31st December, 1913.	Total Assets anywhere at 31st December, 1913.	Total Liabilities anywhere at 31st December, 1913.
Chosen Friends, Grand Council, Canadian Order.....	35,461.	40,814	35,836,319 10	355	346,500 20	29,591 28	1,112,851 68	59,146 64	1,123,712 41	70,138 64
Civil Service Mutual Benefit Society.....	341	361	72,200 00	(a)	1,000 00	.....	3,324 87	None	3,324 89	None
Commercial Travellers' Association of Canada.....	8,253	12,372	5,369,825 00	55	4,003 13	.....	983,951 17	None	983,951 17	None
Commercial Travellers' M. B. Soc'y of Western Ontario	801	801	580,725 00	21	10,875 00	.....	12,587 42	2,020 83	12,569 42	4,470 83
Federated Association of Letter Carriers.....	389	941	.....	4	3,538 75	.....	1,407 97	None	1,407 97	None
Foresters, Canadian Order of, High Court.....	47,485	90,555	89,925,000 00	395	332,375 66	.....	4,850,515 56	20,005 94	4,860,465 94	43,005 94
Foresters, Catholic Order of.....	9,121	144,579	148,064,500 00	65	75,518 22	.....	.....	1,800 00	3,960,865 94	218,727 70
Hamilton Firemen's Benefit Fund.....	95	95	.....	.....	.....	.....	19,555 52	None	19,555 52	None
Hamilton Police Benefit Fund.....	93	93	.....	.....	.....	.....	73,278 45	None	73,278 45	None
Home Circles, Canadian Order of.....	17,221	19,145	24,818,632 00	238	363,032 53	(b) 1,055 72	304,652 30	42,516 98	308,167 85	42,519 98
Knights of the Maccabees.....	10,511	270,023	928,619,125 38	118	130,394 90	5,070 00	9,149 40	1,875 00	12,139,944 53	935,578 49
Knights of Pythias.....	3,724	68,298	95,157,000 00	.....	.....	22,450 93	.....	.....	5,927,393 18	None
Knights of Malta, Chapter General of Canada.....	462	237	98,250 00	2	750 00	(c) 504 61	8,385 50	None	8,385 50	None
London Police Benefit Fund.....	50	50	.....	.....	.....	.....	53,172 82	None	53,172 82	None
Mutual Masonic Compact.....	180	180	18,000 00	8	800 00	.....	53,142 93	None	142 93	None
Oddfellows, Canadian Order, Grand Lodge	3,920	3,722	2,700,598 42	49	34,892 50	300 00	147,954 74	6,233 54	147,954 74	6,483 54
Oddfellows, Relief Association.....	16,621	28,512	33,827,250 00	139	175,345 41	1,000 00	1,306,716 40	15,000 00	1,311,716 40	3,503 00
Ontario Commercial Travellers' Association.....	3,432	3,392	1,248,235 00	35	16,155 00	.....	285,309 81	2,463 21	285,309 24	2,163 21
Orange Grand Lodge of British America.....	4,438	3,396	6,223,500 00	39	35,500 00	.....	61,645 88	3,000 00	61,645 88	.....
Royal Arcanum.....	2,959	248,575	477,831,500 00	42	109,428 60	.....	16,156 98	18,000 00	6,995,692 54	812,433 00
Royal Templars of Temperance, Supreme Body.....	5,874	5,258	5,838,000 00	59	74,675 84	.....	389,594 97	20,719 30	394,902 13	20,719 30
Societe des Artisans Canadiens Francais.....	1,213	39,091	31,240,386 50	18	15,700 00	.....	558,308 61	1,000 00	2,465,300 75	26,135 10
Sons of England, Supreme Lodge.....	21,844	5,078	4,636,025 00	56	56,725 00	.....	500,277 64	10,750 00	505,277 64	12,000 00
Sons of Scotland.....	6,037	28,197	5,185,387 00	73	71,516 28	.....	1,346,932 84	6,000 00	1,356,932 84	242,903 47
St. Joseph Union of Canada.....	7,354	307	22,439,880 00	49	42,856 00	.....	216,538 03	.....	216,538 03	.....
Toronto Firemen's Benefit Fund.....	622	622	.....	3	1,359 34	.....	497,613 40	.....	497,613 40	.....
Toronto Police Benefit Fund.....	307	28,830	.....	619	1,218,468 29	(b) 27,144 62	1,090,797 72	211,412 88	1,090,797 72	213,412 88
United Workmen, Ancient Order of.....	27,417	28,830	38,741,439 43	.....	.....	.....	13,476,617 99	447,632 32	44,883,998 85	2,751,877 17
Totals.....	236,135	1,053,492	1,358,471,778 83	2,377	3,157,470 65	94,456 90	13,476,617 99	447,632 32	44,883,998 85	2,751,877 17

(a) About, (b) Gratuities and Pensions.

TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st December, 1913.	Number of members who died during 1913. (Members' wives; Members' mothers.)	Number of members sick during 1913.	Number of weeks' sickness experienced during 1913.	Amount paid for sick benefits during 1913.	Amount paid for medical attendance during 1913.	Amount paid for special relief during 1913.	Assets at 31st December, 1913.	Liabilities at 31st December, 1913.
Army and Navy Veterans, Toronto.....	142	5	250 00				56 00	2,162 13	1 00
Army and Navy Veterans, Hamilton.....	107	3	200 00			91 00		1,642 77	1 00
Bain Wagon Co. Employees' Mutual Benefit Association.....	308	(**2)	24 00	58	160	464 55		388 69	
Bank of British North America W. & O. Fund.....	(a) 610						5,712 61	294,348 20	66 75
Barnders Benevolent Association.....	70	18	47 50	8	47	178 00		3,314 11	
Bnai Zion Benefit Association.....	157	1	145 50	46	18	230 35		320 34	
Brown Bros., Limited, Employees' Benefit Society.....	63	9	23 57	23	57	87 46		309 27	
B. Greening Wire Co., Limited, Employees' Benefit Society.....	300	1	40 00	35	142	537 40		277 00	
Burrow, Stewart and Millne Benefit Society.....	208			38	109	563 00	51 75	493 13	
Canada Foundry Company Employees' Mutual Benefit Society.....	700	6	280 00	291	1,158	4,632 71		1,746 18	
Canada Furniture Manufacturers (Ltd.) Employees' Benefit Soc'y.	273	30	136 37	30	136	369 25		629 97	
Canadian Order of Beavers.....	50			2,416	11,890	47,485 95		* 103 70	*
Chosen Friends, Canadian Order of.....	343	89	4,450 00	16	68	361 21	500 00	2,899 00	
Canadian Order of Rechabites.....	411	{ 4	1,000 00	77	307	2-7	2,265 17	7,769 31	
Cigarmakers' Union No. 27, Toronto.....		{ *1	**40 00						
Cigarmakers' Union, No. 55, Hamilton.....	311	{ **2	**80 00	47	189	4-5	9 00	4,716 14	
Cigarmakers' Union No. 69, Brantford.....	16			3	28	5-7		67 69	
Coburn Manufacturing Co's. Employees' Mutual Benefit Society.....	89	1	30 00	17	102	2-3		134 63	
Cockshutt Plix Co. Relief Association.....	450	3	120 00	96	350	1-2		506 29	
Cumner-Dowsell, Limited, Employees' Benefit Society.....	99	1	25 00	28	82	1-2		1,178 62	
Daughters and Maids of England, Grand Lodge.....	3,065	19	965 00					10,348 41	
Daughters and Maids of England, Subordinate Lodges.....	358	1		373	1,073	2-3		18,379 88	
Daughters and Maids of England, Juvenile Lodges.....	1,214	5	500 00	256	854			1,134 89	
Dominion Expressmen's Sick Benefit Association.....	465	1	30 00	105	263			4,381 82	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.	85	1		29	87	1-2		616 96	
Employees' Protective League of the Seaman Kent Co., Limited.....	80	1	100 00	16	46			441 96	
Evening Telegram Employees' Benefit Society.....	64	1	50 00	7	18	1-2		288 40	
First Italian Society of Hamilton.....	51	554	12,270 00	6,988	38,942			125 00	
First Roumanian Havis Achim Society.....	*	323	2,912 52	9	36			-865 31	*
Foresters, Canadian Order, High Court.....								187,026 93	
Foresters, Canadian Order, Subordinate Courts.....								648 41	
Fratellanza Cattolica Italiana Di Murio Soccorso Santi Antonio.....	67	1	55 50						





TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1913.	Number of members who died during 1913. (Members' wives; Members' children; Members' mothers.)	Amount paid for funeral benefits during 1913. (\$ Members' wives; Members' children; Members' mothers.)	Number of members sick during 1913.	Number of weeks' sickness experienced during 1913.	Amount paid for sick benefits during 1913. (\$ c.	Amount paid for medical attendance during 1913. (\$ c.	Amount paid for special relief during 1913. (\$ c.	Assets at 31st December, 1913. (\$ c.	Liabilities at 31st December, 1913. (\$ c.
Polson Iron Works Benefit Association	252	2	100 00	92	300	1,201 56	286 72		95 99	
Postal Benefit Association, Toronto.	296	5	600 00			600 00			989 20	
Pride of Israel Sick Benefit Society.	446	113 115	1,125 00 1,112 33	44	154 1-2	758 50	1,499 78	652 65	6,244 68	
Royal Templars of Temperance, Grand Council	2,277	16	800 00	206	930	3,973 00			10,414 32	
Roumanian Aid Association, Gloria.	21			2	5 4-7	22 10			429 45	
Ruthenian Brotherhood of St. John the Baptist (Brantford)	20			1	2	10 00			237 29	
Sawyer-Massey Co., Ltd., Employees Mutual Benefit Society	357	1	50 00	114	256	898 70			1,207 02	
Societa Amichevole di Figli d'Italia d'Ottawa.	71	2	112 00	12	57	285 00	15 00		1,480 68	
Société des Artisans Canadiens Français, Supreme Body*	*	236 **131 † 20	22,250 00 **6,425 00 †292 50	4,991	29,472	145,862 30		50 00	*	*
Sons of England, Supreme Lodge*										
Sons of England, Subordinate Lodges.				3,735	18,362	54,105 84	43,069 94		262,958 78	3,848 48
Sons of England, Juvenile Lodges.		1	5 00			986 53	1,847 82		9,591 86	126 19
Sons and Daughters of Ireland, Protestant Assoc., Grand Lodge.	473	5	482 00			185 00		10 00	2,282 64	
Sons and Daughters of Ireland, Protestant Assoc., Sub. Lodges.	*	85	725 84	12	65	725 84	427 24	25 00	1,779 87	*
Sons of Scotland Benevolent Association*				50	186 1-7	3 00				
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.	26			1	1	28 00	4 00		567 13	
Sons of Poland Friendly Society.	32			2	7				292 13	
St. Albert Friendly Society.	41							4 00	576 32	
St. Boniface Benefit Society.	490	6	150 00	82	318 2-3	1,206 50	1 00	10 00	3,262 21	
St. Jean Baptiste Union, Ottawa.	380	4	1,600 00 **300 00	34	189 9-20	759 80			9,629 56	
St. Joseph Mutual Benefit Society, Toronto.	77	1	50 00	10	33	99 00			1,750 53	
St. Joseph Aid Society (Formosa).	35			6	40	144 00			543 96	*
St. Joseph Union of Canada, Supreme Body*	*	**110	**9,333 75	3,360	19,598	94,076 48		3,050 05	309 02	
St. Joseph Lithuanian Benefit Society.	20			2	8	32 00			201 28	
St. Luke Benefit Society.	68	1	25 00	3	18	72 00				
Theatrical Mechanical Association, Toronto.	169	3	600 00	16	53	318 00	248 00	88 00	14,899 48	
Thomas Brothers Relief and Sick Benefit Assoc.	128	1	50 00	25	94	334 36			225 84	
Toronto Hebrew Benevolent Society	192	15	430 00	29	83	415 00	589 81	100 00	4,200 92	
Toronto Independent Benevolent Society	73			10	27	135 00	211 05	40 00	1,744 41	
Toronto Musical Protective Association	670	6	300 00	38	148	444 00			11,625 16	
Toronto Civic Employees' Benevolent Association	246	2	100 00	88	238 5-7	794 00	89 36		6,509 91	
Toronto Railway Employees' Union and Benefit Association.	1,897	5	2,500 00	148	486 3-7	1,453 00	1,095 00		381 79	

Toronto Typographical Union No. 91 .....	1,196	16	6,149 43	92	305	1,513 00	.....	3,620 45	.....
United Workmen, Ancient Order of* .....	*	8	240 00	141	704	3,230 00	.....	*	*
Verity Plow Company Relief Association.....	275	1	30 00	64	32 1-2	1,125 29	.....	290 80	.....
Victoria Lodge No. 7, Good Samaritans.....	16	1	25 00	2	4	12 00	.....	304 67	.....
Victoria Emmanuel H.L. Society .....	32	1	50 00	6	8	40 00	.....	243 50	.....
W. and J. G. Greer's Mutual Sick Benefit Society.....	84	{	.....	18	33	131 95	.....	190 12	.....
Workmen's Circle of Toronto.....	151	**1	.....	24	31	93 00	.....	186 91	.....
Young Men's Hebrew Association .....	80	.....	.....	.....	.....	.....	.....	1,381 17	109 74
Totals.....	129,990	2,950	122,040 02	34,630	188,843 1-4	799,429 65	105,499 24	3,620 061 71	43,831 31

(a) Membership taken from Application for Renewal of Registry 30th June, 1913. \* Membership, Assets and Liabilities, shown in Table I. \*\* No. 421.—Amount, \$19,166.35.  
† No. 38.—Amount, \$447.50. ‡No. 15.—Amount, \$112.33.

APPENDIX TO THE REPORT (1914)

OF THE

Registrar of Friendly Societies

GRAINGER v. ORDER OF CANADIAN HOME CIRCLES.

60 W. N. 380.

Insurance—Benefit Society—Increased Rates—Injunction to prevent—Constitution of Lodge  
—3 Edw. VII. c. 15; 2 Geo. V. c. 33, ss. 184-5.

Where drastic amendments were made in the constitution and by-laws of defendant Order, affecting the rights of plaintiff under his original contract of life insurance, and the point of law at issue was whether 2 Geo. V. c. 33, ss. 184-5, requires official approval of the changes made or indicates the limit of the invasion of vested rights, or whether, under the law in force prior to 3 Edw. VII. c. 15, defendants might proceed unaffected by that or the later enactment:

Hodgins, J. A., ordered that, upon plaintiff's paying into Court the assessment due 1st May and continuing to pay said sum monthly until trial or other disposition of action, and undertaking to proceed so as to enable application to be made for trial at Toronto non-jury sittings beginning 31st May, an injunction should go restraining defendants until trial from enforcing amendments against plaintiff or from putting him to election thereunder.

Shaw v. Earl of Jersey (1879), 4 C.P.D. 120, 359; East Lancashire v. Hattersley (1849), 8 Hare, 72, 94; Newson v. Pender, 27 C.D. 43; Jones v. Pacaya Rubber & Produce Co., [1911] 1 K.B. 455, referred to.

Plaintiff, a member of defendant society, moved for an injunction restraining defendant society, until trial, from enforcing their amended premium or assessment rates for life insurance against plaintiff.

I. F. Hellmuth, K.C., for plaintiff.

J. E. Jones and N. Sommerville for defendant society.

Hon. Mr. Justice Hodgins:—The formalities in carrying the amendments are not objected to on this motion. That is reserved for the hearing. It is not disputed that these amendments are drastic and affect the right of the plaintiff to get what the defendants had originally contracted to give him. The plaintiff asserts that under the new regulations he has practically to rejoin, at seventy-four, the order he entered at fifty, and to lose the insurance benefits of early entry and that the old age or life expectancy payments are postponed for five years. The defendants claim that the amendments are necessary for the wellbeing of the order, and that in his application the plaintiff agreed to abide by the constitution and laws then in force or which "may hereafter be enacted."

The point argued was whether the statute, 2 Geo. V. ch. 33, secs. 184-5, requires official approval of the changes made under the defendants' constitution, or indicates the limit to which a change could go in invading vested rights or, on the other hand, whether, under the law in force previous to 3 Edw. VII., ch. 15, the defendants might proceed unaffected by that or the later enactment. This is a pure question of law, and its decision is bound to effect many other members.

It is not the course of the Court to decide a legal right upon an application for interlocutory injunction. In this case the law is, to my mind, not clear so that it resolves itself into a question of comparative convenience or inconvenience.

Here the plaintiff, if he does not pay and elect before the 1st June, is liable to suspension and loses his right to elect. His share in the funds of this order is imperilled. The defendants, if they lose meanwhile his assessment, do not urge anything but that the moral effect of a decision questioning their right to make the amendments will affect



their revenue. I think the proper order to be made is that upon the plaintiff paying into the Court the assessment (said to be about \$17), due on 1st May last, and continuing to pay the said sum monthly until the trial or other disposition of this action and undertaking to so proceed as to enable either party to apply to the Judge holding the Toronto non-jury sittings for the week beginning 31st May, to allow the trial to take place during that week, an injunction should go restraining the defendants, till the trial, from acting upon or taking any steps to enforce against the plaintiff the amendments in question or any rights based upon what is contained therein, and from putting the plaintiff to any election thereunder. The plaintiff should file his statement of claim on the 27th May and the defendants their defence on the 29th, the reply being delivered on the 30th, and the case set down on the 1st June, and to be then deemed ready for trial. The examinations already had to stand for discovery with the right to either party to examine on other points. The payment into Court of the assessment to be no admission by the plaintiff of any right. The costs of the motion will be costs in the cause unless otherwise ordered by the trial Judge.

This order ought to meet the objection of the defendants that they will be unable to collect assessments if an injunction is granted, for it is granted only in terms that the plaintiff pay meanwhile, while the latter is protected, as the Court will see that his money is applied according to the result of the case. I refer to *Shaw v. Earl of Jersey* (1879), 4 C.P.D. 120, 359; *East Lancashire Ry. Co. v. Hattersley* (1849), 8 Hare, 72, 94; *Newton v. Pender*, 27, C.D. 43, and *Jones v. Pacaya Rubber & Produce Co.*, (1911) 1 K.B. 455.

IN THE SUPREME COURT OF ONTARIO.

GRAINGER v. O. C. H. C., JUNE 9TH, 1914.

- JUDGMENT.

*Before R. M. Meredith, C. J.*

Though incorporated under an Act of the Provincial Legislature bearing the somewhat clumsy and anything but most appropriate, so far as these defendants are concerned, title "an Act respecting Benevolent, Provident and other Societies," the defendants really are and always have been an insurance Company, the most substantial purpose of which is and always has been mutual life and endowment and other insurance; issuing its policy in all cases under the also somewhat clumsy designation of beneficiary certificates. Its methods hitherto seem to have proved rather improvident and distressful than provident and benevolent. Though one of its declared purposes was and is fraternal union of all its members, it seems that not only were all its members insured by the Society, but that they were obliged to be. Section 2 Laws.

The plaintiff became a member and obtained his beneficiary certificate in the year 1888. Under it he was to be entitled at his death to the sum of one assessment on each member, but not exceeding altogether \$2,000, less all sums received by him under the Society's by-laws relating to total disability or so received upon his attaining 70 years of age. Under such by-laws in force when the contract was made he was to become entitled to one-half of the \$2,000; on attaining the age of 70 years and under the certificate all rights, by virtue of it were, among other things, to be subject to his continuing a member of the Society in "good order," and faithfully complying with its laws, rules and regulations, all of which has been done by him as well as having attained the age of 70 years five years ago. Why, then, should he not be paid that \$1,000, of which so far he has been paid only \$500?

It is said by the defendants for two reasons—first, long after the making of the contract the Society made a new by-law depriving him of his right to the payment of \$1,000 in one sum at 70 years of age, and making it payable in ten consecutive annual

payments of \$100, each commencing at that age and that subsequently and after making the first five payments made another new by-law depriving him of all right to any further present payment of that kind and that they had the right to so alter their laws: that in his application for the beneficiary certificate the plaintiff expressly contracted that they might so alter them; that is that he expressly brought himself under all the laws of the Society then in force or that might be enacted thereafter. See his application for the beneficiary certificate dated 24th April, 1888.

The plaintiff's reply is that the earlier of the new by-laws varying the time of payment of the endowment insurance amount of \$1,000 is *ultra vires* except in so far as it is confirmed by legislation, and the later one altogether *ultra vires*.

In the defendants' declaration of incorporation made under the enactment I have mentioned, provision is made for endowment insurance under the name of "expectancy" insurance in these words:—

5. "Establishing a life expectancy benefit fund from which all of its members who, having joined the Order at a certain age as specified by the classes in the life expectancy law, and having attained the expectancy age as specified in such class, and having complied with all lawful requirements of the Order, such members shall be entitled to one-half the amount of their beneficiary certificate, the remaining one-half of their beneficiary certificate to be payable at death only."

There is no other provision on the subject contained in the declaration, so that that which the defendant sought power to do in this respect was to create a fund out of which those members coming under this benefit should be paid one-half of the amount of their insurance on reaching the specified (in the by-laws) age of their class of members. No power to postpone the time of payment or to alter the amount was sought or obtained, yet the defendants, as I have said, made a by-law purporting to do so. In the absence of legislation authorizing such a change, and in the absence of a change in the declaration of the purposes of incorporation authorizing it, that could but be *ultra vires*. It is not as if the Society had not in any way tied their hands regarding the character of the life expectancy benefit fund, not as if they had merely created a vague fund of that character, leaving all its features to be the creation of the Society in their by-laws, and it is admitted that there was no legislation existing at the time of the first change of the by-laws which expressly authorized it, though it is admitted also that legislative power to make such a change was subsequently conferred, but it is not suggested that there was any alteration of or attempt to alter the declaration of incorporation. Although there was power contained in the enactment under which the defendants are incorporated by which a change could be obtained in a proper case, but only subject to this, that it shall not affect the rights or obligations of the Society.

Many cases were referred to dealing with the question of the power of friendly clubs and societies to pass by-laws affecting the members' rights, some of them supporting the power of a club or society to take away rights which had already matured, but none of such cases is like this case. There were cases in which there was no beneficiary certificate, no right acquired under the contract other than this involved in their membership. There were cases relating more to the club feature of the institution than to any ordinary insurance transaction or any ordinary contract and in the case of most moment perhaps *Smith vs. Galloway*, 1898, 1 Q.B. 71—the difference is very pointedly referred to by *Wright, J.*, in these words:—

"Where, indeed, there is superadded a secondary contract, as in the case of a building society, where a member gives a mortgage to the society, it has been held as in *Smith's case*, 1 Chancery Division 481, that it was not competent for the Society by

alteration of the rules without the member's assent to alter the effect of that secondary contract and Smith's case, 1 Chancery Division 481, as well as in many other cases, shows how plain all such retroactive laws must be, before they will be held to take away vested rights."

But it is said that the "beneficiary certificate" is not a contract. It is true that it does not contain the word "covenant" or the word "promise," but no particular form of words, however, is necessary to create a covenant or a simple contract. It is enough if the words evidenced any enforceable obligation. Here they plainly evidence the obligation to pay \$2,000 if one assessment would exceed that sum, and that admittedly being the case the certificate being under seal contains the covenant to pay that sum. This case, therefore, seems to me to be more in line with Smith's case and the cases of that class than it is with such cases as Smith vs. Galloway, Baker vs. the Forest City Lodge, etc., 24 Appeal Report 585, and cases of that class. Even if, as to the English cases, friendly societies in England were quite like such societies as the defendants are; and I may add that the inclination of my mind upon the subject of retroactive legislation by such societies as the defendants are is quite in accord with the learned judge who delivered the judgment of the Ontario Court of Appeal in the case of Yelland vs. Yelland, 25 Appeal Report 91, in so far as the inclination of his mind is revealed in these words:—"I should, however, hesitate long before coming to the conclusion that by force of such rule a formal contract between the Society and the deceased could be affected so as to change the person or class which had already been nominated as beneficiaries under rules then existing." The formal contract in that case was, as it is in this, a "beneficiary certificate" only.

But this interesting subject need not be perused farther on this branch of the case, because by the terms of their incorporation the defendants are limited in this respect to the establishment of a fund out of which a member shall be entitled to one-half the amount of his beneficiary certificate upon obtaining the expectancy age specified, which in this case is 70 years. There must be an expectancy age and there must be payment of one-half when it is reached.

In the year 1898 the defendants passed a by-law which had the effect of changing the one payment of \$1,000 at 70 years of age into ten annual payments of \$100, each beginning at the age of 70 as I have mentioned, and as I have also mentioned that law, in so far as it had that effect was invalid, but in the year 1903, by 3 Edward VII., chapter 15, section 8, before the plaintiff had reached the age of 70, the Legislature expressly made valid and binding such invalid domestic legislation in so far as it was in conformity with such provincial legislation, notwithstanding anything to the contrary contained in the defendants' declaration of incorporation, and five of such payments have already been made, but the sixth the defendants refused to pay, though the time for payment has elapsed.

The ground for refusal is another new domestic law on the subject which deprives the plaintiff of his right to that payment and the following yearly payments, but that law, for the reasons I have already given, I consider *ultra vires*, being contrary to the declaration and incorporation and unwarranted by any provincial legislation.

The plaintiff is, therefore, entitled to judgment for \$100 damages, with interest from the date when that payment matured.

The other branch of this action stands upon quite a different footing. It is not to recover any part of the expectancy fund, but concerns the amount payable at the plaintiff's death, and the question is: had the Society power to change its laws, as they have done in regard to the plaintiff's rights in that respect—turning a good life insurance



policy into one "not worth to the plaintiff the paper it is written on"—the true rule in such a case must be this, that whatever the parties really agree to they are bound by, but that if the contract between them is capable of any other reasonable construction it will not be held to justify a one-sided destruction or deprivation of rights acquired under it, and that any act having such effect must be plainly shown to come within the power so conferred. The plaintiff's contract was to faithfully comply with all the Society's laws, rules and regulations, and the defendants' contract was to pay the amount insured, less all payments made under the by-law relating to disability or upon his attaining the age of 70 years under the by-law in respect of old age. Therefore, if the contract stood along it should be held that the by-laws, rules and regulations referred to are only those that were in force when the contract was made; but it does not stand alone. In the plaintiff's application, upon which the beneficiary certificate was obtained and which is referred to, in it he covenants and agrees among many other things to abide by the constitution, laws, rules and regulations of the Order which may now be in force or may hereafter be enacted, so I must hold the plaintiff to be bound by any by-law subsequently passed increasing his assessments. He must stand by his bargain, whether a wise or foolish one. But subsequent by-laws must be real ones duly made and made in good faith. It is not contended that they were not in all matters of form duly passed. There is no evidence in the creation of them in bad faith of any kind, nor are they in the peculiar distressful circumstances of the Society so unreasonable as to afford in themselves evidence of any kind of want of good faith or that they were passed for any ulterior purpose.

The system originally adopted and substantially carried on until the passing of the by-laws objected to was crude, indeed a stupid one which, if persisted in, could but bring disaster to the Society. A reasonable way out of the difficulty, and it is not even said that it is not the fairest way, all things and all persons considered, seems to have been adopted in the recent by-laws. At all events there is no evidence to the contrary. According to the defendant's pleadings, by which they should be bound, the only effect of these new by-laws upon the plaintiff's rights, apart from the other branch of the case, is that whereas under the former by-laws he was assessed at his age when he first insured, he is now to be assessed as of his age when these by-laws were passed. That being so, and if it be desired, it may be so declared this branch of the action fails and must be dismissed. It may also be declared if that be desired, or it may be put in some other form that to entitle the plaintiff to payment of the balance of \$1,000 it is not necessary that he should pay the increased assessment. I cannot consider that that was the effect of the legislation permitting the postponement of it. The plaintiff's vested right was not taken away. Realization of it was merely postponed. The whole of the invalid earlier new by-laws were not made valid by the legislation of 1903, but only to the extent of postponement of the time in which payment of the \$1,000 should be paid, legislation which is not to be extended in the destruction or reduction of any rights beyond that which it plainly sanctions. An injunction is sought, but obviously the case is not one for an injunction. If the plaintiff sought payment of \$500 his action should have been in the County Court to recover that sum. Being entitled to \$100 only now his action should have been in the Division Court to recover that sum. Upon the other branch of the case the plaintiff fails, and anyway he might have maintained any right he had by tendering the amount of the old assessment, if that were the measure of his obligation, or the defendants might have sued in the Division Court for the amount of any new assessment, but as there seems to be many cases depending more or less upon the question at issue in this case, it is improbable that the defendants would have been content without a judgment of this Court appealable to the Supreme Court of Canada, whether with or without leave. Therefore, although the plaintiff could now recover no more than \$100, he should also, I think, have his general costs of the action upon the Supreme Court of Ontario scale, and there should be no order as to any other costs of it.

Too many words may, indeed must, I fear, obscure my meaning; let me try again.

As to the \$1,000 to be paid at the age of 70, the by-laws of 1898 in so far as they purport to postpone or otherwise hamper the payment of that sum at the specified age were invalid, because not warranted by but indeed in direct conflict with the defendants' corporate powers (sec. 5 of the declaration of incorporation), and although these by-laws were validated by the Provincial legislation of 1903 they were validated only in so far as they converted the payment of \$1,000 at the age of 70 into ten equal annual payments, beginning at that time. That legislation cannot be interpreted as a warrant for the direct wiping out of all that remains unpaid of that \$1,000, as the defendants' by-laws of 1914 purport to do; nor for indirectly effecting the same purpose by increased assessments greater than or equaling the annual payments not yet made. The legislation treats the \$1,000, as it in fact was, an existing debt payable at the specified times the payment of which, in case of the defendants, was postponed, but not otherwise hampered.

As to the \$1,000 payable at death, the contract of insurance did not directly provide for the assessments premiums, they were provided for in the by-laws of the Society, subject to which the contract of insurance was made, and the plaintiff expressly and plainly agreed in effect that such by-laws might be changed. And it is admitted, or not otherwise contested, that these changes in the by-laws were regularly made, and made in good faith, and indeed it cannot be said that under all the unfortunate circumstances of the Society and its members they are unreasonable.

This judgment will not, of course, affect any right the plaintiff's daughter, Clara R. Grainger, may have, if any, under the beneficiary certificate in question, as she is not a party to the action.

#### Hm TABLES (See Section 166 (5)).

Ordinary All-Life Insurance of \$1,000. Premiums continuous during policy term.

Net Annual Premiums Hm 4½ per cent.

Age at Entry	Net annual Premium.	Age at Entry.	Net annual Premium.	Age at Entry	Net annual Premium.
15	9.809	32	16.877	49	32.748
16	10.204	33	17.458	50	34.240
17	10.603	34	18.072	51	35.829
18	10.994	35	18.719	52	37.532
19	11.360	36	19.399	53	39.350
20	11.697	37	20.110	54	41.285
21	12.024	38	20.856	55	43.349
22	12.350	39	21.641	56	45.545
23	12.690	40	22.470	57	47.884
24	13.057	41	23.355	58	50.378
25	13.456	42	24.302	59	53.043
26	13.881	43	25.316	60	55.881
27	14.333	44	26.392	61	58.898
28	14.804	45	27.537	62	62.105
29	15.292	46	28.742	63	65.508
30	15.798	47	30.008	64	69.117
31	16.324	48	31.340	65	72.964

FOR THE ADJUSTMENT OF THE SUM INSURED, WHERE THE AGE OF THE ASSURED WAS GIVEN  
ERRONEOUSLY, BUT IN GOOD FAITH, AND WITHOUT INTENTION TO DECEIVE.

EXPLANATORY NOTE.

The Ontario Insurance Act, R.S.O. 1914, chapter 183, enacts as follows:—

Error in  
age not  
to void  
contract,  
but benefit  
to abate.

166.—(1) Where the age of a person is material to a contract of insurance and was given erroneously in any statement or warranty made for the purposes of the contract, such contract shall not be avoided by reason only of the age being other than as stated or warranted, if it appears that such statement or warranty was made in good faith and without any intention to deceive, but the person entitled to recover on such contract shall not be entitled to recover more than an amount which bears the same ratio to the sum that such person would otherwise be entitled to recover as the premium proper to the stated age bears to the premium proper to the actual age, both being taken as at the date of the contract, but in no case shall the amount recoverable exceed the amount stated or indicated in the contract.

Proviso.

(2) Where the application for and contract of insurance expressly limit the insurable age, and the actual age at the date of the application exceeds the age so limited, the contract shall, during the lifetime of the person on whose life the insurance was effected and not later than five years from the date of the contract, be voidable at the option of the insurer within thirty days after the error comes to his knowledge.

Fractional  
part of  
a year.

(3) If the error includes a fractional part of a year exceeding a half year, such fractional part shall be computed as a whole year, but if the fractional part does not exceed a half year it shall be disregarded in the computation.

Computa-  
tion of the  
additional  
years.

(4) Where by the terms and for the purposes of the contract, the age was taken to be greater than the actual age, the number of years added to such age shall, for the purposes of the calculation, be added to the actual age.

Right to  
adjust error  
at any time  
before  
maturity of  
contract.

(5) Where an error is discovered in respect of a contract of insurance, or of any premium paid or to be paid upon such contract, nothing herein contained shall at any time before the maturity of the contract prevent an adjustment between the insurer and the assured of the amount of the insurance effected, or of any premium paid or to be paid.

"Premium."

(6) For the purposes of this section "premium" shall mean the net annual premium as shown in or deduced from the Hm Tables of the Institute of Actuaries of Great Britain, the rate of interest being taken at four and one-half per centum per annum.

Notice to  
insured  
that age  
is material  
and that  
proof is  
required.

(7) Subject to the provisions of the previous subsections of this section, every corporation registered under this Act shall send to every person with whom a contract is made, within one month thereafter, a printed notice mailed to the last known address of the insured in such form as the Superintendent shall approve, and annually thereafter until proof of age is admitted, stating that the age of the insured is material to the contract, and that evidence that the age stated in the application is the true age of the insured will be required before the policy is paid; and such notice shall also be printed in red ink in type not smaller than 10 point upon all notices to the insured and upon all receipts for premiums.



(8) Subsection 7 shall not apply to contracts issued under the Industrial plan. Not to  
apply to  
industrial  
insurance.

(9) Subsection 7 shall not apply to a registered Friendly Society, provided that the notice mentioned therein is published on the first page of the official newspaper or journal of the Society, in each issue thereof, and printed in red ink in type not smaller than 10 point upon all certificates issued by the Society, and upon all receipts or pass-books issued to the members. Friendly  
Societies  
may publish  
in official  
journal.

(10) Upon failure of a corporation to comply with the provisions of subsection 7, the corporation shall be deemed to have admitted the age mentioned in the application as the correct age. When age to  
be deemed  
admitted.

(11) This section shall apply not only to any future application for, or contract of insurance, but also to any application heretofore taken and to any contract heretofore made. Retrospec-  
tive appli-  
cation.

NET LEVEL ANNUAL PREMIUMS.

TABLE I.

Part1.—Net Level Annual Premium (payable in advance) for an All-Life Insurance of \$1,000; Interest at 4 per cent. per annum, Canada Life <sup>(5)</sup> compared with the new British Table OM <sup>(5)</sup>\* Interest at 4 per cent.  
[The Premiums for ages 18 to 55, deduced from the Canada Life <sup>(5)</sup> Mortality are reprinted from Schedule A. of The Ontario Insurance Act, R.S.O. 1914, c. 183; as to ages 56 to 98, the premiums C. L. <sup>(5)</sup> have been computed for this table.

Age at Entry	Net Level Premium, Yearly in advance		Age at Entry	Net Level Premium, Yearly in advance		Age at Entry	Net Level Premium, Yearly in advance	
	Canada Life. <sup>(5)</sup>	OM <sup>(5)</sup>		Canada Life. <sup>(5)</sup>	OM <sup>(5)</sup>		Canada Life. <sup>(5)</sup>	OM <sup>(5)</sup>
18....	\$ c.	\$ c.	45....	\$ c.	\$ c.	72....	\$ c.	\$ c.
19....	9 86	11 69	46....	24 66	28 24	73....	99 42	107 85
20....	10 20	11 98	47....	25 72	29 43	74....	105 76	114 32
21....	10 55	12 29	48....	27 31	30 70	75....	112 60	121 24
22....	10 91	12 61	49....	28 10	32 04	76....	119 95	128 65
23....	11 28	12 95	50....	29 36	33 45	77....	127 86	136 59
24....	11 66	13 30	51....	30 72	34 95	78....	136 36	145 08
25....	12 03	13 68	52....	32 17	36 55	79....	145 52	154 17
26....	12 42	14 07	53....	33 71	38 24	80....	155 36	163 89
27....	12 76	14 48	54....	35 34	40 03	81....	165 97	174 29
28....	13 12	14 91	55....	37 07	41 93	82....	177 37	185 40
29....	13 49	15 37	56....	38 94	43 96	83....	189 62	197 28
30....	13 87	15 85	57....	40 91	46 11	84....	202 78	209 97
31....	14 31	16 36	58....	43 01	48 39	85....	216 92	223 51
32....	14 76	16 89	59....	45 26	50 82	86....	232 07	237 96
33....	15 22	17 45	60....	47 65	53 41	87....	248 29	253 31
34....	15 73	18 04	61....	50 20	56 16	88....	265 66	269 67
35....	16 25	18 66	62....	52 93	59 10	89....	284 20	286 99
36....	16 82	19 32	63....	55 84	62 22	90....	304 04	305 35
37....	17 42	20 01	64....	58 95	65 56	91....	325 05	324 88
38....	18 05	20 74	65....	62 29	69 11	92....	347 38	345 25
39....	18 71	21 51	66....	65 86	72 91	93....	371 02	367 09
40....	19 42	22 32	67....	69 69	76 96	94....	396 01	389 31
41....	20 18	23 17	68....	73 81	81 29	95....	422 26	413 52
42....	20 97	24 08	69....	78 21	85 92	96....	449 83	437 38
43....	21 81	25 03	70....	83 95	90 86	97....	478 74	463 68
44....	22 70	26 04	71....	88 04	96 15	98....	509 12	487 26
	23 65	27 11		93 52	101 80		541 58	512 86

\*The C. L. <sup>(5)</sup> Table is deduced from the Mortality experienced by the Canada Life Assurance Company during the forty-six years, 1847-1893.  
The OM <sup>(5)</sup> Table,—one of the *British Offices Life Tables, 1893*, was published in 1902 by a joint committee of the Institute of Actuaries, England, and of the Faculty of Actuaries, Scotland, and was deduced from the mortality among the male policyholders of sixty British Companies ("Offices") for the period 1863-1893 (including lives on the books in 1863, and new entrants since that date). In the case of each of the two Tables here compared, the first five years' experience of policies is excluded, so as to eliminate the disturbing effects of recent medical selection and of early lapses. The limit of life in each of the two Mortality Tables is 102 years.

TABLE 1.—Continued.

Part 2.—Net Level Monthly Premium (payable in advance) for All-Life Insurance of \$1,000. Interest at 4 per cent.

*Ontario Table and National Fraternal Congress Table compared.*

Age at Entry	Net Level Monthly Premiums, payable in advance.		Age at Entry	Net Level Monthly Premiums, payable in advance.	
	Ontario Table (R. S.O., 1914, c. 183, Schedule A.) Canada Life (°) Mortality	National Fraternal Congress Table. (Proceed. N. F. C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)		Ontario Table (R. S.O. 1914, c. 183, Schedule A.) Canada Life (°) Mortality.	National Fraternal Congress Table. (Proceed. N. F. C. for 1898, p. 47; for 1899, p. 43; for 1900, pp. 40, 93)
	\$ c.	\$ c.		\$ c.	\$ c.
21.....	93	93	39.....	1 65	1 69
22.....	96	96	40.....	1 71	1 76
23.....	99	98	41.....	1 78	1 83
24.....	1 02	1 01	42.....	1 85	1 91
25.....	1 05	1 04	43.....	1 93	1 99
26.....	1 08	1 07	44.....	2 01	2 07
27.....	1 11	1 11	45.....	2 09	2 16
28.....	1 14	1 14	46.....	2 18	2 25
29.....	1 18	1 18	47.....	2 32	2 35
30.....	1 21	1 22	48.....	2 38	2 45
31.....	1 25	1 26	49.....	2 49	2 58
32.....	1 29	1 31	50.....	2 61	2 71
33.....	1 33	1 35	51.....	2 73	2 83
34.....	1 38	1 40	52.....	2 86	2 97
35.....	1 43	1 45	53.....	3 00	3 12
36.....	1 48	1 51	54.....	3 15	3 28
37.....	1 53	1 57	55.....	3 30	3 44
38.....	1 59	1 63			

TABLE 2.

Experience of National Fraternal Congress. Interest at 4 per cent. Net Level Annual Premium for an All Life Insurance of \$1,000. (N.F.C. Table here extended to age 98): also Yearly Insurance cost per \$1,000.

Age.	Net Level Premium for Insurance of \$1,000, Premium payable at beginning of each year	Yearly Insurance, cost per \$1,000 (1000qx)	Age	Net Level Premium for Insurance of \$1,000, Premium payable at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000 qx)	Age	Net Level Premium for Insurance of \$1,000, Premium payable at beginning of each year	Yearly Insurance, cost per \$1,000 (1,000 qx)
	\$ c.			\$ c.			\$ c.	\$ c.
20....	10 34	5.000	47....	26 91	9.754	73....	111 74	70.811
21....	10 62	5.035	48....	28 20	10.269	74....	119 45	77.780
22....	10 92	5.071	49....	29 51	10.824	75....	127 83	85.476
23....	11 24	5.107	50....	30 98	11.444	76....	136 93	93.993
24....	11 57	5.154	51....	32 39	12.146	77....	146 84	103.401
25....	11 92	5.201	52....	33 97	12.897	78....	157 62	113.835
26....	12 28	5.259	53....	35 65	13.751	79....	169 37	125.351
27....	12 67	5.318	54....	37 45	14.677	80....	182 18	138.086
28....	13 08	5.388	55....	39 36	15.705	81....	196 17	152.195
29....	13 51	5.469	56....	41 41	16.859	82....	211 44	167.769
30....	13 96	5.552	57....	43 60	18.120	83....	228 14	184.960
31....	14 43	5.647	58....	45 94	19.499	84....	246 42	204.041
32....	14 94	5.753	59....	48 45	21.051	85....	266 43	225.084
33....	15 47	5.872	60....	51 13	22.750	86....	288 36	248.346
34....	16 03	6.004	61....	54 01	24.643	87....	312 42	274.152
35....	16 62	6.149	62....	57 10	26.724	88....	338 80	302.573
36....	17 24	6.307	63....	60 41	29.033	89....	367 80	334.182
37....	17 90	6.490	64....	63 98	31.571	90....	399 60	368.790
38....	18 60	6.698	65....	67 82	34.390	91....	434 68	407.669
39....	19 34	6.921	66....	71 95	37.520	92....	473 03	449.745
40....	20 11	7.171	67....	76 40	40.962	93....	515 52	498.452
41....	20 93	7.448	68....	81 21	44.775	94....	560 52	549.383
42....	21 80	7.766	69....	86 39	48.977	95....	608 72	602.740
43....	22 72	8.113	70....	92 00	53.649	96....	662 21	655.172
44....	23 69	8.480	71....	98 06	58.812	97....	737 32	700.000
45....	24 72	8.867	72....	104 62	64.491	98....	961 56	1,000.000
46....	25 81	9.287						

Note 1.—Ninety-eight years is the limit of life in the Mortality Table of the National Fraternal Congress.

Note 2.—In Friendly Societies the premium is not paid yearly in advance, but is usually paid in 12 equal monthly instalments, with 30 days' grace for the payment of each instalment. The sum, therefore (1000qx) shown in the third column ("Yearly Insurance Cost") may be taken as the Natural Premium or Single-year Step Rate Premium.

If the premium were all payable in advance, then for the Natural Premium the sum shown in the third column against any age would be discounted for one year at 4%; i.e., would be multiplied by .961,538, the present value of 1 payable 1 year hence. For example, at age 30 the Natural Premium would, instead of 5.552, be 5.552 x .961,538, or 5.338.

## AMENDMENT OF 1914 AFFECTING CLAUSE RELATING TO INSURANCE OF THE PERSON.

Section 175 of *The Ontario Insurance Act* is repealed and the following substituted therefor:—

Rev. Stat.,  
c. 183, s. 175,  
repealed.

175. Where an infant or a lunatic or a person whose place of abode is unknown is entitled to insurance money or any share or part of it, it shall be the duty of the insurer within thirty days after notice of the death of the insured, in the case of an infant or a person whose place of abode is unknown, to notify the official guardian, and in the case of a lunatic to notify the inspector of prisons and public charities of the facts and if the insurer fails to do so he shall incur a penalty not exceeding \$100, recoverable under *The Ontario Summary Convictions Act*.

Notice to  
Official  
Guardian  
or Inspector  
of Prisons,  
etc., by  
insurer.  
Penalty.  
Rev. Stat.,  
c. 90.

Section 176 of *The Ontario Insurance Act* is repealed and the following substituted therefor:—

Rev. Stat.,  
c. 183, s. 176,  
repealed.

176.—(1) A person authorized by the contract or whom the insured by any instrument in writing or by his will expressly authorizes to receive the insurance money or any share or part of it shall be deemed to be a person competent to receive the insurance money or the share or part of it within the meaning of this Act.

When  
deemed  
competent  
to receive  
insurance  
money.

(2) If there is no person who is at the time of the maturity of the contract competent to receive the share of an infant or a lunatic or a person whose place of abode is unknown and the insurer admits the claim or any part of it, he shall pay such share into the Supreme Court to the credit of such infant, lunatic or person and such payment shall be a sufficient discharge of the insurer for the money paid and the money shall be dealt with as the court may direct.

Payment  
into court  
of insurer,  
when  
required.

(3) An order allowing the payment into court shall not be necessary, but the payment shall be made with the privity of the accountant of the Supreme Court.

Order not  
necessary.

(4) In the case of an infant the insurer shall at the time of the payment into court, unless there is on file in the accountant's office proof thereof, file with the accountant an affidavit showing the name and date of birth of the infant.

Proof of  
name and  
date of  
birth of  
infant.

(5) Notice of the payment into court shall be forthwith given by the insurer to the official guardian.

Notice to  
Official  
Guardian.

(6) The insurer may deduct from the insurance money to be paid into court if the amount does not exceed \$1,500, \$5, and if it exceeds \$1,500, \$10, for the cost of making the payment into court.

Deduction  
for costs.

(7) If the insurer does not within sixty days after the claim has been admitted either pay the insurance money to some persons competent to receive it or pay it into court, the court or a judge thereof may, upon the application of the infant or his guardian or of the committee of the lunatic or of the official guardian, order the insurance money or any part of it to be paid to the person competent to receive the same or to be paid into court to be dealt with as the court may direct and any such payments shall be a discharge to the insurer.

Order where  
claim  
admitted  
and not  
paid.



Costs of application for order.

(8) If the insurer does not comply with the provisions of subsection 2, the costs of the application provided for by subsection 7 shall be borne by the insurer unless the court or judge otherwise directs

Rev. Stat., c. 183, s. 178, subs. 3, amended.

Section 178 of The Ontario Insurance Act is amended

(a) By striking out all the words in subsection 3 after the word "equally" at the end of the second line.

Rev. Stat., c. 183, s. 178, amended.

(b) By inserting the following as subsection 3a:—

Insurance for benefit of wife only or wife and children. Meaning of "wife," "children."

(3a) Where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife of the assured only, or of his wife and children generally, or of his children generally, the word "wife" shall mean the wife living at the maturity of the contract, and the word "children" shall include all the children of the assured living at the maturity of the contract, whether by his then or any former wife, and also the children living at the maturity of the contract of any child of the assured who predeceased him, such last mentioned children taking the share their parent would have taken if living, and the like construction shall prevail where the insurance is effected by a man while unmarried or a widower for the benefit of his future wife or his future wife and children or of his children.

Subs. 4, repealed.

(c) By striking out subsection 4 and inserting in lieu thereof the following:—

Where wife designated by name.

(4) Subject to the next following subsection where it is stated in the contract or declaration that the insurance money or any part of it is for the benefit of the wife only, and she is designated by name, subsection 3a shall apply, but such insurance money or part of it shall be for the benefit of the wife living at the maturity of the contract and the children of the assured in the same way as if the contract or declaration had provided that it should be for the benefit of the wife and children generally.



## SCHEDULE A.

To the Ontario Insurance Act, R.S.O. 1914, chapter 183.

Age at entry	Net level Premium for all-life insurance of \$1,000			
	Yearly, in advance	Half-yearly, in advance	Quarterly, in advance	Monthly, in advance
	\$	\$	\$	\$
18	9.86	5.00	2.51	.84
19	10.20	5.18	2.60	.87
20	10.55	5.36	2.69	.90
21	10.91	5.53	2.78	.93
22	11.28	5.71	2.87	.96
23	11.66	5.89	2.96	.99
24	12.03	6.07	3.05	1.02
25	12.42	6.25	3.14	1.05
26	12.76	6.43	3.23	1.08
27	13.12	6.60	3.32	1.11
28	13.49	6.78	3.41	1.14
29	13.87	7.02	3.53	1.18
30	14.31	7.20	3.62	1.21
31	14.76	7.44	3.74	1.25
32	15.22	7.68	3.86	1.29
33	15.73	7.91	3.98	1.33
34	16.25	8.21	4.13	1.38
35	16.82	8.51	4.28	1.43
36	17.42	8.81	4.43	1.48
37	18.05	9.10	4.57	1.53
38	18.71	9.46	4.75	1.59
39	19.42	9.82	4.93	1.65
40	20.18	10.17	5.11	1.71
41	20.97	10.59	5.32	1.78
42	21.81	11.01	5.53	1.85
43	22.70	11.48	5.77	1.93
44	23.65	11.96	6.01	2.01
45	24.66	12.44	6.25	2.09
46	25.72	12.97	6.52	2.18
47	27.31	13.80	6.94	2.32
48	28.10	14.16	7.12	2.38
49	29.36	14.82	7.45	2.49
50	30.72	15.53	7.80	2.61
51	32.17	16.24	8.16	2.73
52	33.71	17.02	8.55	2.86
53	35.34	17.85	8.97	3.00
54	37.07	18.74	9.42	3.15
55	38.94	19.64	9.87	3.30

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
101	Army and Navy Veterans, Toronto.....	1888	Toronto .....	C. Wake .....	Insurance against sickness and death
103	Army and Navy Veterans, Hamilton .....	1889	Hamilton .....	Edward P. Wyatt.....	Sick and funeral benefits
131	Bain Wagon Co. Employees' Mutual Benefit Association .....	1900	Woodstock .....	B. C. Parker .....	Sick and funeral benefits
95	Bank of British North America W. & O. Fund.....	1891	Montreal .....	R. P. Fraser .....	Insurance against death
105	Bartenders' Benevolent Association.....	1900	Toronto .....	H. Tindale .....	Sick and funeral benefits
266	Bnai Zion Benefit Association .....	1911	Toronto .....	M. S. Mirochnick.....	Sick and funeral benefits
177	Brown Bros., Limited, Employees' Benefit Society .....	1903	Toronto .....	Ralph Smith .....	Sick and funeral benefits
137	B. Greening Wire Co., Limited, Employees' Benefit Society .....	1910	Hamilton .....	K. Knudsen.....	Sick and funeral benefits
268	Burrow, Stewart and Milne Benefit Society.....	1911	Hamilton .....	A. G. Triboeck .....	Sick and funeral benefits
190	Canada Foundry Co. Employees' Mutual Benefit Society .....	1890	Toronto.....	John McIntyre .....	Sick and funeral benefits
188	Canada Furniture Manufacturers (Limited) Employees' Benefit Society .....	1895	Woodstock .....	Thomas Milburn .....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of .....	1882	Hamilton .....	W. F. Montague .....	Insurance against sickness and disability or death
292	Canadian Order of Beavers .....	1913	London .....	E. T. Essery .....	Sick and Funeral Benefits
250	Canadian Order of Rechabites .....	1912	Toronto .....	James Fleming .....	Sick and Funeral Benefits
153	Civil Service Mutual Benefit Society .....	1872	Ottawa .....	W. J. Lynch .....	Insurance against sickness and death
161	Cigarmakers' Union No. 27, Toronto .....	1869	Toronto .....	J. Pamphilon .....	Sick, funeral and out of work benefits
173	Cigarmakers' Union No. 55, Hamilton .....	1869	Hamilton .....	Fred Hough .....	Sick, funeral and out of work benefits
186	Cigarmakers' Union No. 59, Brantford .....	1886	Brantford .....	F. Mather .....	Sick, funeral and out of work benefits
117	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society .....	1888	Toronto .....	Henry Meade .....	Sick and funeral benefits
115	Cockshutt Plow Co. Relief Association .....	1899	Brantford.....	Charles E. House.....	Sick and funeral benefits
67	Commercial Travellers' Association of Canada.....	1874	Toronto.....	James Sargent.....	Insurance against accident and death
69	Commercial Travellers' Mutual Benefit Society of Western Ontario .....	1885	London .....	William J. Taylor .....	Insurance against death

252	Cummer-Dowswell, Limited, Employees' Benefit Society .....	1911	Hamilton .....	William Oke .....	Sick and funeral benefits
212	Daughters and Maids of England Benevolent Society .....	1890	Toronto .....	Leonard G. Cross .....	Sick and funeral benefits
109	Dominion Expressmen's Sick Benefit Association .....	1889	Toronto .....	W. M. Carruthers .....	Insurance against sickness and death
288	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society .....	1913	Toronto .....	L. P. Arlett .....	Sick and funeral benefits
274	Employees' Protective League of the Seamen, Kent Company, Limited .....	1912	Meaford .....	George Overholt .....	Sick and funeral benefits
202	Evening Telegram Employees' Benefit Society ..	1912	Toronto .....	T. Hopmans .....	Sick and funeral benefits
122	Federated Association of Letter Carriers .....	1891	Toronto .....	Alex. McMordie .....	Insurance against sickness and death
264	First Italian Society of Hamilton .....	1911	Hamilton .....	Arcangelo Felici .....	Sick and funeral benefits
225	First Roumanian Haavis Achim Society .....	1907	Toronto .....	H. Rosenberg .....	Sick and funeral benefits
23	Foresters, Canadian Order of .....	1879	Brantford .....	Alf. P. Van Someren .....	Insurance against sickness and death
58	Foresters, Catholic Order of .....	1883	Chicago .....	Thos. F. McDonald .....	Insurance against sickness and death
286	Fratellanza Cattolica Italiana Di Mutuo Soccorso San Antonio .....	1913	Ottawa .....	Federico Bonan .....	Sick and funeral benefits
167	Gendron Manufacturing Co.'s Employees' Benefit Society .....	1900	Toronto .....	Peter C. Werthner .....	Sick and funeral benefits
141	Globe Printing Co.'s Employees' Benefit Society ..	1885	Toronto .....	T. Jeffery .....	Sick and funeral benefits
290	Goold, Shapley and Muir Company Employees' Relief Association .....	1913	Brantford .....	Walter J. Davies .....	Sick and funeral benefits
179	Grand Order of Israel Benefit Society .....	1908	Hamilton .....	H. D. Sherrin .....	Sick and funeral benefits
194	Gutta Percha and Rubber Manfg Co.'s Employees Sick Benefit Society .....	1900	Toronto .....	W. Leamon .....	Sick and funeral benefits
258	Hamilton Firemen's Benefit Fund .....	1910	Hamilton .....	Robert Aitchison .....	Insurance against sickness and death ; also life-time benefits
196	Hamilton Lodge No. 25, Theatrical Mechanical Association .....	1907	Hamilton .....	Cecil W. Wallis .....	Sick and funeral benefits
91	Hamilton Police Benefit Fund .....	1891	Hamilton .....	Thos. A. Brown .....	Insurance against death, also life-time benefits
139	Hamilton Rolling Mills' Benefit Society .....	1905	Hamilton .....	H. P. Heath .....	Sick and funeral benefits
155	Hamilton Steel and Iron Co.'s Employees' Benefit Society .....	1902	Hamilton .....	Peter F. Monte .....	Sick and funeral benefits
165	Heintzman & Co.'s Employees' Benefit Society ..	1885	Toronto .....	T. H. Kirk .....	Sick and funeral benefits
280	Hibernians, Ancient Order of .....	1888	Ottawa .....	N. J. Kennedy .....	Insurance against sickness and death
14	Home Circles, Canadian Order of .....	1884	Toronto .....	J. M. Foster .....	Insurance against sickness and death, also life-time benefits (including endowments)
272	Imperial Varnish and Color Sick Benefit Society ..	1911	Toronto .....	Thomas Richards .....	Sick benefits
175	Irish Catholic Benevolent Union .....	1883	Toronto .....	Robert Scollard .....	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
169	Italian Benevolent Society, Umberto Primo.....	1888	Toronto.....	V. Piccinni.....	Insurance against sickness and death
206	Italian Workingmen's Association of Ontario.....	1901	Toronto.....	Giovannie Colombo.....	Sick and funeral benefits
113	Karn & Co.'s Employees' Mutual Benefit Association.....	1900	Woodstock.....	John Page.....	Sick and funeral benefits
296	Kieltzer Sick Benefit Society of Toronto.....	1914	Toronto.....	A. Lichtenstein.....	Sick and funeral benefits
278	Kingston Shipbuilding Company's Employees' Benefit Society.....	1912	Kingston.....	Herbert Moyses.....	Sick and funeral benefits
50	Knights of the Maccabees.....	1883	Detroit.....	L. E. Sisler.....	Insurance against sickness and death
62	Knights of Pythias, Supreme Lodge.....	1864	Toronto.....	Alex. Coulter.....	Insurance against sickness and death
231	Knights of St. John, Ontario Grand Commandery of the.....	1893	Toronto.....	E. Millward.....	Insurance against sickness and death
260	Knights of Malta, Chapter General of Canada.....	1909	Toronto.....	H. G. Curlett.....	Insurance against sickness and death
208	La Congregazione della Immacolata Concezione de Maria San Jussina.....	1904	Toronto.....	P. Manganelli.....	Sick and funeral benefits
163	Ladies' Orange Benevolent Association.....	1895	Toronto.....	Mrs. Jeanne Gordon.....	Sick and funeral benefits
93	London Police Benefit Fund Association.....	1877	London.....	Cecil W. McRoberts.....	Insurance against death, also life-time benefits
256	London Sick and Accident Benefit Association.....	1911	London.....	J. C. Thompson.....	Sick benefits
294	Loyal Orange Young Briton Lodge No. 33.....	1895	Ottawa.....	Russell R. McCord.....	Sick and funeral benefits
119	Loyal True Blue Association.....	1889	Port Perry.....	Nicholas Ingram.....	Insurance against sickness and death
127	Massey-Harris, Toronto, Employees' Mutual Benefit Society.....	1883	Toronto.....	Thos. Carruthers.....	Sick and funeral benefits
129	Massey-Harris, Brantford, Relief Association.....	1885	Brantford.....	J. R. Harner.....	Sick and funeral benefits
99	Methodist Book and Publishing House Employees' Benefit Society.....	1895	Toronto.....	A. J. Saunders.....	Sick and funeral benefits
241	Mozirer Sick Benefit Society.....	1906	Toronto.....	Morris Lifshitz.....	Sick and funeral benefits
245	Mutual Masonic Compact.....	1871	St. Catharines.....	H. J. Johnston.....	Insurance against death
143	National Cash Register Co.'s Employees' Benefit Society.....	1907	Toronto.....	Chas. W. Long.....	Sick and funeral benefits



284	National Iron Works Employees' Mutual Benefit Society .....	1913	Toronto .....	Jim Matkin .....	Sick and funeral benefits
257	Nova Radomsk Relief Society .....	1909	Toronto .....	Morris Jacobs .....	Sick and funeral benefits
28	Oddfellows, Canadian Order of .....	1882	Toronto .....	Robert Fleming .....	Insurance against sickness and death
80	Oddfellows, Independent Order of .....	1855	Toronto .....	Wm. Brooks .....	Insurance against sickness and death
19	Oddfellows' Relief Association .....	1874	Kingston .....	R. Meek .....	Insurance against disability or death
183	Oddfellows, Independent Order of, M. U. ....	1887	Toronto .....	W. S. Schunck .....	Insurance against sickness and death
245	Ontario Commercial Travellers Association ..	1880	London .....	Alfred Robinson .....	Mortuary benefits
219	Orange Grand Lodge of Ontario East .....	1894	Belleville .....	F. M. Clarke .....	Sick and funeral benefits
85	Orange Grand Lodge of Ontario West .....	1890	Toronto .....	W. M. Fitzgerald .....	Insurance against sickness and death
42	Orange Grand Lodge of B. A. ....	1860	Toronto .....	Isaac Crowley .....	Insurance against sickness and death
192	Ottawa Typographical Union No. 102 .....	1867	Ottawa .....	A. E. Sheppard .....	Sick and funeral benefits
133	Ottawa Unity Protestant Benefit Society .....	1869	Ottawa .....	J. A. Murphy .....	Insurance against sickness and death
157	Polson Iron Works Benefit Association .....	1904	Toronto .....	J. L. Kingdon .....	Sick and funeral benefits
125	Postal Benefit Association of Toronto .....	1891	Toronto .....	Frank Graham .....	Insurance against death
159	Pride of Israel Sick Benefit Society .....	1905	Toronto .....	Joseph Steiner .....	Sick and funeral benefits
45	Royal Arcanum, Supreme Council .....	1877	Boston .....	Alfred T. Turner .....	Insurance against sickness and death
54	Royal Templars of Temperance .....	1884	Hamilton .....	C. V. Emory, M.D. ....	Insurance against sickness and death
254	Ruthenian Brotherhood of St. John the Baptist ..	1911	Branford .....	Steve Sivik .....	Sick and funeral benefits
282	Roumanian Aid Association Gloria .....	1913	Hamilton .....	V. Lebu .....	Sick and funeral benefits
270	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association .....	1911	Hamilton .....	Samuel Beech .....	Sick and funeral benefits
235	Società Amichevole di Figli d'Italia d'Ottawa ..	1909	Ottawa .....	Michael Montagand ..	Sick and funeral benefits
297	Società Di Mutuo Soccorso La Trinaeria Di Toronto .....	1914	Toronto .....	Mariano Calderone .....	Sick and funeral benefits
72	Société des Artisans Canadien Français .....	1876	Montreal .....	Henri Roy .....	Insurance against sickness and death
33	Sons of England Benefit Society .....	1877	Toronto .....	John W. Carter .....	Insurance against sickness and death
87	Sons and Daughters of Ireland Protestant Association .....	1890	Toronto .....	James Steele .....	Insurance against sickness and death
38	Sons of Scotland Benevolent Association .....	1876	Toronto .....	Col. D. M. Robertson ..	Insurance against sickness and death
233	Sons of Temperance of Ontario, Sick and Funeral Benefit Department .....	1908	Aurora .....	J. M. Walton .....	Sick and funeral benefits
227	Sons of Poland Friendly Society .....	1907	West Toronto .....	A. Loziecki .....	Sick and funeral benefits
239	St. Albert Friendly Society .....	1909	Renfrew .....	Frank Stubinski .....	Sick and funeral benefits
145	St. Boniface Benefit Society .....	1892	Berlin .....	Jacob J. Gies .....	Sick and funeral benefits
296	St. David's Y.P.U. Sick Benefit Society .....	1914	Toronto .....	Jos. B. Whiteley .....	Sick and funeral benefits
181	St. Jean Baptiste, l'Union, Ottawa .....	1888	Ottawa .....	J. Saint-Germain, B.A. ..	Insurance against sickness and death
151	St. Joseph Aid Society of Formosa .....	1887	Formosa .....	Matth. Weiler .....	Sick and funeral benefits
229	St. Joseph Lithuanian Benefit Society .....	1908	Toronto .....	Anthony Morkis .....	Sick and funeral benefits
147	St. Joseph's Mutual Benefit Society of Toronto ..	1889	Toronto .....	P. Gravel .....	Sick and funeral benefits
76	St. Joseph Union of Canada .....	1863	Ottawa .....	Charles Leclerc .....	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized. or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
223	St. Luke Benefit Society of Amherstburg.....	1894	Amherstburg ....	L. Bertrand.....	Sick and funeral benefits
198	Theatrical Mechanical Association.....	1886	Toronto .....	W. E. Meredith .....	Insurance against sickness and death
210	Thomas Brothers' Relief and Sick Benefit Association.....	1905	St. Thomas .....	A. J. Voegel .....	Sick and funeral benefits
171	Toronto Firemen's Benefit Fund.....	1891	Toronto .....	R. J. McGowan.....	Insurance against sickness and death, also lifetime benefits
200	Toronto Hebrew Benevolent Society .....	1899	Toronto .....	D. Pullan .....	Sick and funeral benefits
276	Toronto Independent Benevolent Association.....	1911	Toronto .....	Nathan Folk.....	Sick and funeral benefits
217	Toronto Musical Protective Association.....	1887	Toronto .....	Joseph Ball .....	Sick and funeral benefits
89	Toronto Police Benefit Fund.....	1882	Toronto .....	Thos. Bustard.....	Insurance against death, also life-time benefits
221	Toronto Civic Employees' Benevolent Association	1888	Toronto .....	C. J. Mitchell .....	Insurance against sickness and death
297	Toronto Electric Light Company's Employees' Mutual Benefit Society .....	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
107	Toronto Railway Employees' Union and Benefit Society.....	1893	Toronto .....	W. D. Robbins.....	Sick and funeral benefits
97	Toronto Typographical Union No. 91.....	1844	Toronto .....	Samuel Hadden .....	Sick and funeral benefits
5	United Workmen, Ancient Order of .....	1879	Toronto .....	F. G. Inwood.....	Insurance against sickness and death
149	Verity Plow Company Relief Association.....	1899	Brantford .....	Charles Carter .....	Sick and funeral benefits
204	Victoria Lodge No. 7 of Good Samaritans and Daughters of Samaria.....	1862	Hamilton .....	Miss A. Gwyder .....	Sick and funeral benefits
135	Vittorio Emanuele III. Society .....	1902	Toronto .....	S. Roncone.....	Sick and funeral benefits
111	W. & J. G. Greey's Employees' Mutual Sick Benefit Society.....	1899	Toronto .....	Fred D. Hunt .....	Sick and funeral benefits
248	Workmen's Circle of Toronto .....	1910	Toronto .....	James Blugerman....	Sick and funeral benefits
243	Young Men's Hebrew Association .....	1912	Toronto .....	Phillip Steinberg.....	Sick and funeral benefits







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# REPORT

OF THE

## Registrar of Friendly Societies

TRANSACTIONS FOR THE YEAR 1914



PRINTED BY ORDER OF  
THE LEGISLATIVE ASSEMBLY OF ONTARIO



PRINTED AND PUBLISHED IN TORONTO:

Printed and Published by L. K. CAMERON, Printer to the King's Most Excellent Majesty

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KINGSTON, ONTARIO

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1914

Printed by  
WILLIAM BRIGGS  
29-37 Richmond Street West  
TORONTO



*To His Honour JOHN STRATHEARN HENDRIE, C.V.O., a Lieutenant-Colonel in the Militia of Canada, Etc., Etc., Etc., Lieutenant-Governor of the Province of Ontario.*

MAY IT PLEASE YOUR HONOUR:

The Undersigned has the honour to present the Report of the Registrar of Friendly Societies for the year ending 31st December, 1914.

*Respectfully submitted,*

I. B. LUCAS,

*Attorney-General.*

TORONTO, 10th April, 1915.

23782 [3]  
WITHDRAWN

*To the Honourable I. B. LUCAS, K.C., M.P.P., etc.,*

*Attorney-General, Toronto.*

SIR,—I have the honour to present herewith the Report of the Annual Statements made by Friendly Societies for the year ending 31st December, 1914.

I have the honour to be, Sir,

Your obedient servant,

WILL J. VALE,

*Registrar of Friendly Societies.*

TORONTO, 9th April, 1915.

THE ANCIENT ORDER OF UNITED WORKMEN OF THE PROVINCE OF ONTARIO.

(Returns Book Fol. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Organized 18th February, 1879, and incorporated in Ontario 14th August, 1879.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. C. Mikel, K.C., Grand Master Workman .....	Belleville.
F. G. Inwood, Grand Recorder .....	Toronto.
T. A. Hastings, Grand Treasurer .....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than endowments, or for sick or funeral benefits at 31st December, 1914, \$36,239,303.60.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Number of contracts in force 31st December, 1913.....	28,830		38,741,439	43
Number of contracts taken during 1914 new or renewed.....	1,720		1,146,500	00
Add amount by which various certificates were increased during 1914.....			4,000	00
Gross number of contracts in force at any time in 1914.....	30,550		39,891,939	43
		Number.	Amount.	
			\$	c.
Deductions :				
Contracts matured in 1914 .....	595		906,029	03
Contracts lapsed in 1914 .....	1,935		2,035,500	00
Contracts surrendered .....				
Reduction of Certificates .....			711,106	80
Total deductions extended .....	2,530	3,652,635	83	
Net contracts in force 31st December, 1914.....	28,020		36,239,303	60
No. of certificate holders in good standing .....	26,678			
No. temporarily suspended.....	1,342			
Grand total of certificate holders, 31st December, 1914 .....	28,020			

## III. FUNERAL BENEFITS.

Funeral Benefits are undertaken by the Society, total membership of which is 1,687.  
 Number of members who died during 1914, 7.  
 Amount of Funeral Benefits paid in 1914, \$210.00.

## IV. SICK BENEFITS.

Sick Benefits are undertaken by the Society.  
 Number of members who received Sick Benefits during 1914, 183.  
 Amount of benefits paid in 1914, in respect of sick members, \$4,042.00.  
 Number of weeks' sickness experienced in 1914, 888.  
 Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1914,  
 \$12,867.48.

## V. ASSETS.

Bonds, debentures, etc. ....	\$785,889 12
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Imperial Bank, Toronto, Beneficiary Fund .....	76,324 40
Imperial Bank, Toronto, General Fund .....	7,454 00
Imperial Bank, Toronto, Sick Fund .....	12,867 48
Imperial Bank, Toronto, Reserve Fund .....	65,189 83
Imperial Bank, Organization Fund .....	29,739 02
Assessments called, but not yet payable .....	90,000 00
All other assets .....	10,094 87
Total assets .....	<u>\$1,077,558 72</u>

## VI. LIABILITIES.

Amount of claims supposed or reported, or unadjusted .....	\$158,256 46
Amount of all other liabilities .....	6,124 37
Total liabilities .....	<u>\$164,380.83</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1914: None.

Assessments are made for purposes of life insurance certificates monthly.

Twelve such assessments were made in 1914, each being payable on or before the last day of the month for which levied.

Registers are kept for the purposes of insurance certificates or benefits.

The Society's accounts were audited monthly during 1914.

Names and addresses of the auditors for 1914 were as follows: J. Lockie Wilson, Toronto; C. E. Cameron, Iroquois; J. M. Peregrine, Hamilton; J. J. Craig, Fergus; special auditors, A. E. Hagerman, Toronto; Charles G. Knott, Toronto.

Certain changes were, during 1914, made in the Constitution and Rules, in relation to insurance certificates and benefits, and a copy of the same is filed with the annual statement.

Amount of bond of Grand Secretary, \$20,000.

Amount of bond of Grand Treasurer, \$10,000.

#### VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$979,958.77.

Cash received during 1914 from:

Application fees .....	\$1,723 00
Badges, etc. ....	660 15
Assessments .....	935,615 45
Per capita tax .....	27,357 81
Changing certificates, etc. ....	222 50
Organization Fund tax .....	28,483 52
Interest .....	45,556 94
Reserve Fund transferred to Beneficiary Fund .....	65,000 00
Reserve Funds, interest on bonds .....	9,086 14

Total receipts .....	<u>\$1,113,705 51</u>
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#### IX. CASH EXPENDITURE.

##### (a) *Expenses of Management.*

Cash paid during 1914 for:

Fraternal association .....	\$65 00
Law costs .....	807 06
Registration fee .....	25 00
Rent of safe .....	60 00
Organization expenses .....	42,828 13
Expense of annual meeting .....	6,667 06
Supplies bought .....	122 50
Travelling expenses .....	2,537 77
Rent, light, heat and taxes .....	1,551 57
Salaries, officers' and auditors' fees .....	6,959 80
Medical Examiner's salary and expenses .....	1,522 50
Clerk hire .....	9,089 00
Official Journal .....	4,577 53
Printing, stationery, and advertising .....	1,076 76
Postage, telegrams and express .....	1,152 29
Actuarial expenses .....	100 00
Premiums for guaranteeing lodge officers .....	525 90
Other management expenses .....	332 82
Returned cheque .....	9 90

Total expenses of Management .....	<u>\$80,010 59</u>
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*(b) Miscellaneous Expenditure.*

Life insurance claims paid .....	946,555 94
Funeral benefits .....	210 00
Sick benefits .....	3,835 91
Transferred from Reserve Fund to Beneficiary Fund .....	65,000 00
Discount on bonds sold .....	20,587 99
Total expenditure .....	<u>\$1,116,200 43</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of Members. Col.1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during the year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,725	1,339,500 00	1,036 27	2	3,000 00
25-29.....	1,357	1,205,500 00	1,041 97	7	6,500 00
30-34.....	1,670	1,596,000 00	1,547 58	7	5,500 00
35-39.....	2,174	2,228,000 00	2,507 98	11	11,500 00
40-44.....	2,325	2,686,500 00	3,593 47	15	15,000 00
45-49.....	2,773	3,798,000 00	6,137 62	26	29,500 00
50-54.....	3,423	5,282,000 00	10,613 23	43	70,000 00
55-59.....	3,841	6,451,442 84	16,246 88	64	112,000 00
60-64.....	3,632	5,178,228 00	13,143 97	96	158,950 44
65-69.....	2,765	3,468,247 32	9,445 39	122	177,426 03
70-74.....	1,683	2,102,818 19	6,199 98	105	161,485 82
75-79.....	528	702,364 25	2,318 40	76	119,469 42
80-84.....	124	200,703 00	896 00	21	35,697 32
85 and over .....	.....	.....	.....	.....	.....
Totals .....	28,020	36,239,303 60	74,728 74	595	906,029 03



## THE GRAND COUNCIL OF THE CANADIAN ORDER OF CHOSEN FRIENDS.

(File 1, p. 67.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 7 Hughson Street S., Hamilton, Ont.*

Organized, 28th March, 1887, and incorporated in Ontario, 1st June, 1887.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Rev. A. J. Paul, Grand Councillor .....	Brampton.
Dr. J. W. Edwards, M.P., Grand Vice-Councillor .....	Cataraqui.
Alex. Morris, Past Grand Councillor .....	Pembroke.
Wm. F. Montague, Grand Recorder .....	Hamilton.
Samuel Broadfoot, Grand Treasurer .....	Guelph.
J. L. Davidson, Grand Representative .....	Toronto.
A. R. Hassard, Grand Representative .....	Toronto.
Wm. Benson, Grand Representative .....	Toronto.
W. H. Woods, M.D., Grand Representative .....	Mount Brydges.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts.—None.

Amount covered by insurance at 31st December, 1914, \$35,720,693.60.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

*(b) Contracts for Insurance, other than Endowments, Sick or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913 .....	41,542		36,291,319	10
Add contracts taken 1914, new and renewed .....	2,641		1,688,500	00
Add amount by which various certificates were increased during 1914. ....			12,908	00
Gross number and amount of contracts on foot at any time during 1914 .....	44,183		37,992,727	10
	Number.	Amount.		
Deductions:			\$	c.
Contracts matured in 1914.....	390	380,867	00	
Contracts lapsed in 1914 .....	2,846	1,755,660	80	
Contracts surrendered in 1914 .....	136	92,978	00	
Contracts cancelled in 1914.....				
Add to above deductions the amount by which various certificates still on foot were reduced in 1914.....		42,527	70	
Total deductions.....	3,372	2,272,033	50	
Net contracts on foot 31st December, 1914 .....	40,811		35,720,693	60
Number of certificate holders in good standing at 31st December, 1914 .....	39,553		34,875,227	60
Temporarily suspended .....	1,258		845,466	00

## III. FUNERAL BENEFITS.

The Grand Council undertakes Funeral Benefits.

The total membership of this branch, 31st December, 1914, 12,591.

Number of members who died during 1914, 73.

The total amount of Funeral Benefits paid during 1914 was \$4,150.

The total amount of cash standing to credit of Funeral Benefit Fund, \$116,179.10.

## IV. SICK BENEFITS.

The Grand Council undertakes Sick Benefits.

Number of members who received Sick Benefits during 1914, 2,251.

The total amount of Sick Benefits paid in 1914 was \$45,754.90.

The number of weeks' sickness experienced in 1914 was 11,498.

Total amount of cash standing to the credit of the Sick Benefit Fund at 31st December, 1914, was \$116,179.10.

The number of females who received benefits in respect of sickness during 1914 was 641, and the average weeks of illness, 6.08.

The number of males who received benefits in respect of sickness during 1914 was 1,610, and the average weeks of illness, 4.73.

## V. ASSETS.

Bonds, debentures and securities .....	\$968,176 71
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton, Ont., Life Insurance Fund Account...	48,116 29
Bank of Hamilton, Hamilton, Ont., Sick Benefit Fund Account.....	9,466 51
Bank of Hamilton, Hamilton, Ont., General Fund .....	18,110 54
Bank of Hamilton, Hamilton, Ont., Guarantee Fund .....	1,000 00
Dues and assessments called, but not yet payable, estimated at.....	36,317 82
Interest . . . . .	18,080 12
Amount due under Liens on Certificates <i>re</i> errors in age.....	1,347 79
Outstanding accounts, less provision for bad debts .....	4,717 49
Per capita tax of last quarter of 1914, estimated at.....	12,250 00
Supplies, etc., in Stock .....	2,886 90
Office furniture, etc., less amount written off for depreciation.....	2,748 21
Total assets of Life Insurance Fund (not extended)....	\$928,362 76
Total assets of Sick and Funeral Fund .....	124,077 80
Total assets of Guarantee Fund .....	1,281 85
Total assets of General and other Funds .....	70,077 82
Other assets (detailed in memo.).....	581 85

Total assets ..... \$1,123,800 23

## VI. LIABILITIES.

Amount of claims supposed .....	\$49,181 60
Amount of claims resisted .....	1,750 00
Amount of Guarantee Fund claims unpaid or unadjusted.....	100 00
Sick Benefit claims for sickness occurring in 1914.....	3,000 00
Funeral Benefit claims occurring in 1914 .....	200 00
Commission due Organizers—estimated at .....	500 00
Commission due Members—estimated at .....	300 00
All other liabilities .....	1,151 72
<b>Total liabilities .....</b>	<b>\$56,183 32</b>

## VII. MISCELLANEOUS.

Actions instituted by or against the Grand Council during 1914: None.

Assessments are made for purposes of insurance certificates monthly, and are payable 30 days before the first day of each month, without notice; twelve of such assessments were made during 1914.

The Society's books were duly audited on February 9th, May 4th, August 3rd, and November 2nd, 1914.

The following books of record and account are kept for purposes of insurance certificates or benefits: Life Insurance Registers, Sick Benefit Certificate Registers, Registers of Claims, Bonds, etc., Cash Books, Daily Balance Book, Ledgers, Journal, Quarterly Report Book, Book of Statistics, Statistical Cards, and Card Ledgers.

The names and post office addresses of the auditors for 1914 were as follows: . Chas. L. Bass, Toronto; A. M. Legg, London.

No changes were, during 1914, made in the organization or management of the Society, in relation to insurance certificates or benefits.

No changes were, during 1914, made in the Constitution and Laws, in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario at 31st December, 1914, 34,817.

Number of certificate holders in Ontario at 31st December, 1914, 34,817.

Amount of insurance in force in Ontario at 31st December, 1914, \$30,934,769.60.

Number of members in Ontario who died during 1914, 350.

Amount of death benefits paid to Ontario members during 1914, \$351,678.29.

Amount of disability benefits paid to Ontario members during 1914, \$35,690.96.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$89,666.85.

Cash received during 1914 from:

Assessments in Life Insurance Department .....	\$349,039 50
Assessments in Sick Benefit Department .....	66,719 90
Per capita tax .....	49,888 20
Supplies sold and certificate fees, etc. ....	4,841 16
Interest .....	53,770 23
Premium for guarantee of lodge officers .....	641 28
Other sources .....	19 55
Cash received from investments (not extended), \$131,643.80.	

Total receipts .....	<u>\$524,919 82</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Fees to Canadian Fraternal Association .....	\$75 00
Commission and organization account .....	20,983 00
Law costs .....	306 45
Registration fees .....	225 00
Investigation of claims, etc. ....	1,239 06
Supplies bought—office furniture, etc. ....	3,010 36
Travelling expenses .....	534 85
Rent and heat, etc. ....	789 53
Managing officers' salaries and officers' and auditors' fees.....	7,178 25
Medical examiner's salary and expenses .....	4,498 92
Clerk hire .....	6,736 00
Official journal .....	2,377 51
Printing . . . . .	1,611 70
Postage, telegrams, express .....	1,736 02
Premiums for guarantee of grand officers .....	21 00

Total expenses of management .....	<u>\$51,322 65</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	389,779 42
Funeral benefits .....	4,150 00
Sick benefits .....	45,754 90
Total disability benefits .....	36,340 96
Gratuity to Patriotic Fund .....	200 00
Cash paid for investments (not extended) .....	\$141,989 20

Total expenditure .....	<u>\$527,547 93</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	4,141	2,752,666 00	1,652 37	12	7,500 00
25-29.....	3,838	2,703,950 00	1,730 18	14	7,000 00
30-34.....	4,401	3,223,100 00	2,159 27	21	17,250 00
35-39.....	5,096	4,116,030 00	2,876 33	28	24,500 00
40-44.....	5,430	4,817,094 72	3,524 23	32	26,500 00
45-49.....	5,158	4,963,559 00	3,826 87	43	40,500 00
50-54.....	4,467	4,500,812 68	3,833 94	48	47,106 20
55-59.....	3,139	3,407,869 14	3,145 49	49	51,816 00
60-64.....	1,878	2,163,269 00	2,301 30	41	48,424 00
65-69.....	1,119	1,330,367 07	1,766 41	49	60,934 00
70-74.....	697	744,235 16	1,360 23	37	36,184 40
75-79.....	180	143,521 47	417 36	16	13,152 40
80-84.....	9	8,753 36	27 28	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	39,553	34,875,227 60	28,621 26	390	380,867 00



## THE ORDER OF CANADIAN HOME CIRCLES.

FILE 1, p. 81.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Richmond Street East, Toronto.*

Organized 2nd October, 1884; incorporated in Ontario, 28th October, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Rev. Dr. T. S. Boyle, Supreme Leader .....Toronto.  
 R. W. Hawkins, Supreme Vice-Leader .....Toronto.  
 J. M. Foster, B.A., Supreme Secretary .....Toronto.  
 W. H. Weston, Supreme Treasurer .....Toronto.  
 N. Sommerville, M.A., K.C., Supreme Solicitor .....Toronto.  
 A. T. Hobbs, M.D., Supreme Medical Examiner .....Guelph.  
 Dent Dalton, Supreme Past Leader .....Delhi.

## I. CURRENCY OF INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof, \$6,241,365.50.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) *Contracts for Endowments or for Benefits in the nature thereof.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913 .....	19,145		12,267,282	63
Add contracts taken during 1914, new or renewed.....	131		50,000	00
Add amount by which various contracts were increased during 1914.	(3)		1,250	00
Gross number and amount of contracts on foot at any time during 1914	19,276		12,318,532	63
Deductions :	Number.	Amount.		
			\$	c.
Contracts matured in 1914 by death ....	203		143,903	34
Contracts lapsed in 1914.....	11,316		6,736,992	12
Contracts surrendered in 1914.....	2,591		1,585,390	00
Contracts matured during 1914 (endowment) and total disability : .....			39,901	67
Add amount of deductions on certificates still in force.....	(1648)		741,760	00
Total deductions extended.....	14,110	9,247,947	13	
Net endowment contracts on foot at 31st December, 1914.....	5,166		3,070,585	50
No. of certificate holders in good standing 31st December, 1914.....	4,980		2,971,435	50
No. of certificates temporarily suspended.....	186		99,150	00
	5,166		3,070,585	50



(b) *Contracts for Insurance other than Endowments, Sick Benefits, or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1913 .....	19,145	\$ 12,551,350 37
Add contracts taken during 1914, new or renewed.....	137	55,000 00
Add amount by which various certificates were increased during 1914	(4)	1,750 00
Transferred from Section (a).....	(2,591)	1,585,390 00
Gross number and amount of contracts on foot at any time during 1914	19,282	14,193,49 37
	Number.	Amount.
Deductions:		
Contracts matured in 1914 by death ....	203	\$ 162,809 34
Contracts lapsed in 1914.....	11,322	7,047,555 53
Contracts reduced during 1914.....	(1,648)	741,760 00
Total deductions extended.....	11,525	7,952,124 87
Net insurance contracts .....	7,757	6,241,365 50
Number of certificate holders in good standing on 31st December, 1914 .....	7,464	6,024,915 50
Number of certificates temporarily suspended.....	293	216,450 00
Grand total of certificate holders 31st December, 1914.....	7,757	6,241,365 50

### III. FUNERAL BENEFITS.

The Order has no Funeral Benefit Department.

### IV. SICK BENEFITS.

Number of members in Sick Benefit Department, 322.

Sick Benefits are undertaken by the Supreme Body only.

Number of members who received Sick Benefits during 1914, 98.

Amount of benefits paid to sick members, \$2,152.00.

Number of weeks' sickness experienced in 1914, 538.

Total amount of cash to credit of fund, 31st December, 1914, \$5,297.73.

### V. ASSETS.

Cash value of bonds and debentures .....	\$175,000 00
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Dominion Bank, Toronto, Ont. ....	110,390 44
Dues and assessments called, but not yet payable .....	33,176 90
Interest due and accrued .....	4,162 50
All other assets .....	1,334 08
Total assets Life Insurance Fund (not extended).....	\$110,596 13
Total assets Endowment Fund (not extended).....	204,544 85
Total assets Sick and Funeral Fund (not extended)...	5,625 73
Total assets General and other Funds (not extended)..	3,297 21
Total assets .....	\$324,063 92

## VI. LIABILITIES.

Amount of admitted claims .....	\$5,940 00
Supposed claims .....	7,700 00
Other liabilities .....	5,509 94
Total liabilities .....	<u>\$19,149 94</u>

## VII. MISCELLANEOUS.

Actions or Proceedings instituted or prosecuted by or against the Society during 1914: George Grainger vs. Order of Canadian Home Circles. Decision in favor of Grainger.

Assessments are made monthly.

Nineteen assessments were made during 1914, each being payable the first day of each month.

The Society's accounts were audited in July and October, 1914, and January, 1915.

The books of record kept for purposes of insurance certificates are: Register of Certificates issued, Register of Circle Membership, Ledgers, Cash Books, etc.

Names and addresses of the auditors for 1914 were as follows: A. R. Thompson, Merritton, Ont.; A. M. Tobin, Waterford.

Amount of bond of Supreme Secretary, \$10,000.00.

Amount of bond of Supreme Treasurer, \$3,000.00.

Number of members in Ontario 31st December, 1914, 7,098.

Amount of insurance in force in Ontario at 31st December, 1914, \$8,620,991.00.

Number of members in Ontario who died during 1914, 193.

Amount of death benefits paid Ontario members during 1914, \$295,170.00.

Amount of disability benefits paid to Ontario members during 1914, \$6,501.17.

Amount of endowment benefits paid in 1914, \$33,270.50.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$263,056.26.

Cash received during 1914 from:

Application fees .....	\$258 00
Assessments .....	364,546 65
Per capita tax and levies .....	19,031 84
Charter fees .....	22 00
Supplies sold .....	148 74
Interest and dividends .....	11,851 01
Premiums and guarantees .....	2 00
All other sources .....	3,153 49

Total receipts ..... \$399,013 73

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:	
Commission .....	\$9,140 20
Registration fees .....	25 00
Interest . . . . .	69 95
Expenses of annual meeting .....	4,836 50
Supplies bought .....	561 83
Travelling expenses .....	140 65
Rent, light, heat and taxes .....	1,236 16
Salaries, officers, auditors .....	5,024 03
Clerk hire .....	3,364 13
Medical Examiner—salary and expenses .....	291 00
Official Journal .....	1,843 95
Printing, stationery and advertising .....	534 40
Postage, telegrams and express .....	601 25
Premiums for guarantee of lodge officers .....	55 00
Other management expenses (detailed in memo.) .....	149 15
<hr/>	
Total expenses of management .....	\$27,873 20

(b) Miscellaneous Expenditure.

Endowment benefits .....	33,320 50
Life insurance claims other than endowments .....	306,712 68
Sick benefits .....	2,152 00
Total disability benefits .....	6,621 17
<hr/>	
Grand totals .....	\$376,679 55

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	185	162,500 00	159 51	3	2,000 00
25-29.....	379	366,150 00	428 91	3	2,500 00
30-34.....	629	660,000 00	888 50	4	4,000 00
35-39.....	799	853,860 00	1,352 39	7	7,500 00
40-44.....	954	1,112,520 00	2,017 57	8	6,500 00
45-49.....	1,183	1,410,340 00	3,223 90	12	15,500 00
50-54.....	1,209	1,545,991 00	4,500 15	23	31,580 00
55-59.....	1,007	1,316,634 00	4,897 36	29	44,000 00
60-64.....	688	908,740 00	4,382 03	41	65,300 00
65-69.....	433	598,855 00	3,964 14	34	53,530 00
70-74.....	217	290,952 00	2,642 10	20	34,094 00
75-79.....	53	64,420 00	736 49	13	24,050 00
80-84.....	19	18,600 00	310 16	5	8,000 00
85 and over.....	2	2,389 00	58 03	1	500 00
Totals.....	7,757	9,311,951 00	29,561 24	203	299,054 00

THE ODDFELLOWS' RELIEF ASSOCIATION OF CANADA.

(Returns Book, p. 257 B.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, King Street, Kingston, Ont.

Organized 9th May, 1874; incorporated 16th April, 1875.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James A. Minnes, President .....Kingston.  
 John O. Donogh, Vice-President .....Toronto.  
 R. Meek, Secretary-Treasurer .....Kingston.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments.*

	Number.		Amount.	
Contracts in force 31st December, 1913 .....	28,512		\$	c.
Add contracts taken during 1914, new or renewed.....	1,553			
Add amount by which various certificates were increased during 1914. ....				
Gross number and amount of contracts on foot at any time during 1914	30,065			
	Number.	Amount.		
Deductions:				
Contracts matured in 1914.....	207	\$	c.	
Contracts lapsed in 1914.....	1,734			
Contracts cancelled in 1914.....	1			
Contracts surrendered in 1914.....	10			
Add to above deductions the amount by which various certificates still on foot were reduced during 1914 .....				
Total deductions extended.....	1,952			
Net contracts on foot at 31st December, 1914.....	28,113			

III. AND IV. SICK AND FUNERAL BENEFITS.—None.

V. ASSETS.

Cash value of bonds, debentures, etc..... \$1,276,254 93  
 Cash on hand ..... 120 01

Cash on deposit to Society's credit, not drawn against, in the following chartered banks:

Standard Bank, Kingston, Ont. ....	97,941 67
Montreal Bank, Kingston, Ont. ....	13,384 10
Montreal Bank, Port Hope .....	6,253 72
Quebec Bank, Quebec .....	5,000 00
Dues and assessments called, but not yet payable.....	73,707 36
All other assets .....	5,693 77
Total assets .....	<u>\$1,478,355 56</u>

#### VI. LIABILITIES.

Amount of claims admitted by Society .....	\$32,000 00
Total liabilities .....	<u>\$32,000 00</u>

#### VII. MISCELLANEOUS.

Actions instituted against the Society in 1914. None.

Six assessments were made during 1914, as follows: 15th January, March, May, July, September, and November.

The books and accounts were audited during the year, monthly.

The following books are kept by the Society: Cards of Membership and Insurance; Record by Book form of Membership and Insurance; Registers of Agency and Individual Accounts; Registers of Certificates cancelled through deaths, lapses, withdrawals, etc.; Register of Disability Claims, paid or rejected; Cash Book; Ledger and Journal.

Names and post office address of the auditors of 1914: John Nicolle, J. G. Ettinger, Kingston.

No changes were made in the management or system during 1914.

No changes were made, during 1914, in the Constitution and Rules, in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1914, 16,507.

Number of certificate holders in Ontario at 31st December, 1914, 16,507.

Number of members in Ontario who died during 1914, 134.

Amount of insurance in force in Ontario at 31st December, 1914, \$19,365,250.00.

Amount of death benefits paid to Ontario members during 1914, \$167,389.84.

Amount of disability benefits paid to Ontario members during 1914, \$3,702.11.



## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$53,231.92.

Cash received during 1914 from:

Application fees .....	\$644 00
Assessments .....	394,776 86
Per capita and levies .....	33,860 27
Interest and dividends .....	66,821 05
All other sources .....	971 49
Repayment of investments (not extended), \$53,636.83.	

Total cash receipts .....	<u>\$497,073 67</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Commission . . . . .	\$9,374 91
Law costs .....	447 60
Registration (Ontario, \$25) .....	400 00
Annual meeting .....	1,662 70
Supplies bought .....	350 11
Travelling expenses .....	5,564 75
Rent, heat and taxes .....	1,457 30
Salaries, officers' and auditors' fees .....	11,476 84
Medical Examiners' salary and expenses .....	1,045 00
Printing, stationery and advertising .....	2,138 72
Postage, telegrams, telephone and express .....	1,819 14
Premium for guarantee of lodge officers.....	421 25
Commissions on collections of assessments .....	25,596 13
Commissions on fees .....	552 75
Commission on capita tax .....	2,186 14
Canadian Fraternal Association .....	65 00
Manitoba Board .....	400 00
Other management expenses (detailed in memo.).....	1,315 32

Total expenses of management .....	<u>\$66,273 66</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowment .....	261,730 40
Total disability benefits .....	4,702 11
Expenditure other than foregoing .....	657 93
Investments (not extended), \$172,516.64.	

Total expenditure .....	<u>\$333,364 10</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	672	654,000 00	653 67	5	4,473 60
25-29.....	2,998	3,105,000 00	3,159 43	10	10,500 00
30-34.....	4,813	5,187,250 00	5,424 79	19	20,198 80
35-39.....	5,201	5,832,500 00	6,307 44	21	23,795 04
40-44.....	4,508	5,317,500 00	5,942 20	25	30,000 00
45-49.....	3,561	4,472,000 00	5,135 71	24	30,692 69
50-54.....	2,725	3,660,000 00	4,073 22	19	26,339 89
55-59.....	1,761	2,459,250 00	2,756 97	16	21,930 83
60-64.....	1,004	1,430,500 00	1,681 17	22	30,000 00
65-69.....	522	745,750 00	858 06	21	30,420 81
70-74.....	223	314,750 00	352 80	13	20,000 00
75-79.....	89	116,500 00	127 05	5	6,245 07
80-84.....	27	32,000 00	38 42	4	5,000 00
85 and over.....	9	12,000 00	14 39	3	3,000 00
Totals.....	28,113	33,339,000 00	36,525 32	207	262,596 73

THE HIGH COURT OF THE CANADIAN ORDER OF FORESTERS.

(Returns Book, p. 130.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 84 Market Street, Brantford, Ontario.

Organized 25th November, 1879, and incorporated in Ontario 1st December, 1879.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. A. Stewart, High Chief Ranger.....	Perth, Ont.	
J. A. A. Brodeur, High Vice-Chief Ranger .....	Montreal, Que.	
Alf. P. VanSomerén, High Secretary .....	Brantford, Ont.	
Robert Elliott, High Treasurer .....	Brantford, Ont.	
J. A. Stewart.....	} Elected Members.....	Perth, Ont.
J. A. A. Brodeur....		Montreal, Que.
A. R. Coffin.....		Truro, N.S.
H. J. Stevenson....		Toronto, Ont.
R. T. Kemp.....		Listowel, Ont.
A. R. Galpin.....		London, Ont.
F. H. Davidson ....		Winnipeg, Man.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for Endowment or for Sick and Funeral Benefits, \$90,889,000.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof: None.

(b) Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913 .....	90,555		89,925,000	00
Add contracts taken during 1914, new or renewed.....	7,038		6,629,000	00
Gross number and amount of contracts on foot at any time during 1914	97,593		96,554,000	00
	Number.	Amount.		
Deductions:				
Contracts matured in 1914.....	599	\$ 617,000	00	
Contracts lapsed and cancelled in 1914.	5,437	5,048,000	00	
Total deductions extended.....	6,036	5,665,000	00	
Net contracts in force 31st December, 1914.....	91,557		90,889,000	00

III. FUNERAL BENEFITS.

The Funeral Benefits are undertaken by the High Court and the Subordinate Courts, and the total membership of this department was, at the 31st December, 1914, 61,271.

Number of members of the Society who died during 1914, 599.

The total amount of Funeral Benefits paid in 1914, High Court, \$18,300.00; Subordinate Courts, \$2,975.35.

The total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1914, was: High Court, \$403,284.77; Subordinate Courts, \$224,675.70.

IV. SICK BENEFITS.

The Sick Benefits are undertaken by the High Court and Subordinate Courts.

Number of Claims for Sick Benefits during 1914, 7,319.

Total amount of Sick Benefits paid in 1914, High Courts, \$170,130.35; Subordinate Courts, \$23,898.12.

Number of weeks' sickness experienced in 1914, 39,004.

Amount paid for medical attendance during 1914 (subordinate), \$7,993.59.

Total amount of cash standing to the credit of the Sick and Funeral Benefit Fund at 31st December, 1914. See under Funeral Benefits.

V. ASSETS.

Cash value of real estate (office premises) .....	\$13,375 43
Cash value of bonds, debentures and other securities, as per list enclosed .....	5,047,971 29
Actual cash on hand, as per audit statement 31st December, 1914 .....	\$224,675 70
(Cash mentioned in above item is held by Treasurers and Trustees of Subordinate Courts.)	
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Standard Bank, Brantford (current account) .....	\$106,027 82
Standard Bank, Brantford (current account) .....	1,198 67
Union Bank, Winnipeg (current account) .....	7,855 55
Union Bank, Winnipeg, Winnipeg (current account) .....	181 71
Royal Bank, Quebec .....	5,000 00
Standard Bank, Brantford (general fund account) .....	5,977 14
Dues and assessments due and unpaid .....	3,599 97
Interest due and accrued .....	102,065 19
Office furniture and fixtures .....	9,943 28
Total assets of Life Insurance Fund (not extended) .....	\$4,832,733 01
Total assets of Sick and Funeral Fund (not extended) .....	412,762 73
All other assets .....	2,429 75
Total assets .....	<u>\$5,305,625 80</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$27,142 86
Amount of Sick and Funeral Benefit claims, standing unpaid or unadjusted .....	588 70
Amount of all other liabilities .....	1,637 69
Total liabilities .....	<u>\$29,369 25</u>

## VII. MISCELLANEOUS.

Suits instituted against the Society during 1914:

Elizabeth Moore, Plaintiff. Defence, the death was caused directly by intoxicating liquors. Supreme Court of Ontario, \$1,000.00. Case stands for trial.

Annie Linke, Plaintiff. Presumption of death. Supreme Court of Ontario, \$1,000.00; decision in favor of plaintiff. Case appealed.

Rose Monaghan, plaintiff, Supreme Court of Ontario, \$1,000.00; presumption of death; case stands for trial.

Assessments for purposes of life insurance certificates are made monthly.

Twelve assessments were made in 1914, payable on or before the last day of each month for the next succeeding month.

The Society's accounts were, during 1914, daily audited by resident auditors.

The following books of record or account are kept for purposes of insurance certificates or benefits: Cash Book, Record Books, Certificate Registers, Insurance and Sick and Funeral Benefit Ledgers.

Names and post office addresses of the Auditors for 1914 were as follows: W. L. Roberts, Brantford; A. Shultis, Brantford, Ont.

Certain changes were made during 1914 in the Constitution in relation to insurance certificates and benefits.

Amount of High Secretary's bond, \$60,000; High Court Treasurer's bond, \$75,000.

Number of certificate holders in Ontario at 31st December, 1914, 48,335.

Amount of insurance in force in Ontario at 31st December, 1914, \$48,069,500.00.

Number of members in Ontario who died during 1914, 331.

Amount of death benefits paid to Ontario members during 1914, \$339,936.10.

## VIII. CASH RECEIPTS.

	High Court.	District High Court.	Subordinate Courts.
Cash balance from 1913 (not extended), \$4,749,961.92.			
Cash received during 1914:			
Application and initiation fees .....			\$11,188 43
Dues .....			184,659 95
Assessments .....	\$990,203 25		
Capital tax .....	111,091 25	11,528 20	
Fees .....	14,958 25	1,546 00	
Supplies sold .....	1,970 63	488 44	
Premiums for guarantee bonds .....	3,305 00	360 00	
Interest .....	244,311 45	41 84	
Other sources .....	4,456 53	1,238 25	89,493 11
Cash received from investments (not extended), \$240,349.85,			
Totals .....	\$1,370,296 36	\$15,202 73	\$285,341 49

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

	High Court.	District High Court.	Subordinate Courts.
Cash paid during 1914 for:			
Capitation tax Dist. High Court .....		\$4,000 00	.....
Office expenses District High Court .....		961 59	.....
Organization expenses .....	\$68,753 34	4,250 10	.....
Law costs .....	1,164 67	.....	.....
Grants .....	4,065 00	450 00	.....
Registration fees .....	352 00	.....	.....
Investigation expenses .....	159 28	.....	.....
Executive Committee .....	1,162 94	55 20	.....
Exchange .....	854 08	.....	.....
Expenses of High Court and District High Court Meetings .....	3,233 55	1,443 60	.....
Supplies bought .....	3,256 37	288 10	.....
Travelling expenses .....	223 90	.....	.....
Rent, light, heat, taxes and water rates .....	802 32	.....	.....
Managing officers' salaries and officers' and auditors' fees .....	12,000 00	2,760 00	.....
Other officers .....	.....	57 00	.....
Medical Board expenses .....	285 46	267 75	.....
Clerk hire .....	13,907 13	692 00	.....
Official journal .....	6,961 33	.....	.....
Printing (other than official journal) and advertising .....	8,442 60	552 90	.....
Postage, telegrams, etc .....	3,970 31	.....	.....
Guarantee of officers .....	1,012 08	360 00	.....
Other management expenses in memo. ....	3,4449 26	.....	.....
Total expenses of management .....	\$134,055 62	\$16,138 24	.....

*(b) Miscellaneous Expenditure.*

Life-insurance claims .....	613,890 12	.....	.....
Funeral benefits .....	18,300 00	.....	2,975 35
Sick benefits .....	170,130 35	.....	23,898 12
Gratuities .....	1,064 15	.....	.....
Medical attendance .....	.....	.....	7,993 59
Office premises and furniture .....	2,601 75	.....	.....
Active Foreign Service Volunteers .....	2,003 62	.....	.....
Expenditure other than foregoing .....	4,000 49	.....	239,089 85
(Cash paid for investments (not extended),) \$942,579.34.			

Total expenditure .....	\$946,046 10	\$16,138 24	\$273,956 91
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10,739	10,128,500 00	6,194 08	27	25,000 00
25-29.....	13,214	12,535,500 00	7,867 08	44	41,846 16
30-34.....	14,657	14,081,000 00	9,191 92	56	53,785 72
35-39.....	14,563	14,193,000 00	9,738 99	67	63,346 16
40-44.....	12,709	12,696,500 00	9,309 07	80	77,350 00
45-49.....	10,215	10,571,000 00	8,167 97	82	80,997 06
50-54.....	7,606	8,205,500 00	6,653 41	68	79,252 11
55-59.....	4,423	4,839,000 00	4,197 98	55	65,500 00
60-64.....	2,014	2,174,000 00	1,876 54	48	53,818 03
65-69.....	923	965,000 00	814 30	32	33,736 64
70-74.....	343	349,000 00	252 55	26	25,958 24
75-79.....	102	102,000 00	68 00	9	8,300 00
80-84.....	46	46,000 00	29 25	3	3 000 00
85 and over.....	3	3,000 00	1 95	2	2,000 00
Totals.....	91,557	90,889,000 00	64,363 09	599	613,890 12



THE GRAND LODGE OF THE CANADIAN ORDER OF ODDFELLOWS.

(Returns Book, p. 142.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 72 Queen Street West, Toronto.

Organized in June, 1852, and incorporated in Ontario 12th September, 1882.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- C. H. Denton, Grand Master .....Tillsonburg.
- Adam Thompson, M.D., Past Grand Master..... Galt.
- C. H. Bamfylde, Deputy Grand Master ..... Hamilton.
- Robert Fleming, Grand Secretary, 72 Queen St. W. .... Toronto.
- W. H. Shaw, Grand Treasurer, 391 Yonge St.....Toronto.
- T. S. Hudson, Grand Lodge Representative.....Montreal.
- D. F. Palmer, Grand Lodge Representative..... Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments or for Sick or  
Funeral benefits in force 31st December, 1914..... \$2,517,656 67

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1913.....	34	14,000 00
Gross number and amount of contracts on foot at any time during 1914.....	34	14,000 00
	Number.	Amount.
Deductions:		
Contracts matured in 1914.....!	5	\$1,390 00
Contracts surrendered in 1914.....		
Contracts cancelled in 1914.....		
Add to above deductions the amount by which various certificates still on foot were reduced during 1914 .....	5	410 00
Total deductions extended.....		1,800 00
	5	1,800 00
Net endowment contracts on foot 31st December, 1914 .....	29	12,200 00

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral.*

	Number.	Amount.
Net contracts in force 31st December, 1913 .....	3,722	\$ 2,700,598 42
Add contracts taken in 1914, new or renewed.....	195	116,250 00
Add amount by which various certificates were increased during 1914 (reinstated) .....	5	3,250 00
Gross number and amount of contracts on foot at any time during 1914	3,922	2,820,098 42
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1914.....	33	27,550 00
Contracts lapsed, surrendered or cancelled in 1914 .....	357	273,929 00
Add to above deductions the amount by which various certificates still on foot were reduced during 1914.....		962 75
Total deductions extended.....	390	302,441 75
	390	302,441 75
Net contracts on foot 31st December, 1914 .....	3,532	2,517,656 67

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge. Total membership of subordinate bodies, at 31st December, 1914, 3,532.

Thirty-three members died during 1914, and the amount of funeral benefits paid was \$1,400.00.

Twenty-two members' wives died in 1914, and the amount of funeral benefits paid in 1914 was \$440.00.

Total cash standing to credit of Funeral Fund, 31st December, 1914: None.

IV. SICK BENEFITS.

Sick benefits are undertaken by Grand and Subordinate Lodges.

Number of members who received sick benefits in 1914: Grand Body, 10; Subordinates, 268.

The total amount of benefits paid in 1914: Grand Body, \$166.73; Subordinates, \$4,386.03.

Number of weeks' sickness experienced in 1914: Grand Body, 51½; Subordinates, 1,397 2-7.

The total amount paid for medical attendance was \$1,815.20.

Total cash standing to credit of Sick Fund: Grand Body, \$2,027.74.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of mortgages .....	\$20,267 50	\$7,229 00
Cash value of bonds, debentures and securities.....	118,667 29	1,348 89
Cash on hand .....	14 64	
Cash on deposit to the Society's credit, not drawn against, as follows:		
In Dominion Bank, Toronto .....	20,639 91	15,193 00
Dues and assessments due and unpaid .....	3,645 78	1,718 64
Interest due and accrued on mortgages .....	926 41	171 71
Interest due and accrued on bonds, debentures and securities . . . . .	2,538 34	
Total assets of Life Insurance Fund (not extended) . . . . .	\$162,844 40	
Total assets of Sick Fund (not extended)....	2,027 74	
Total assets of Guarantee Fund (not extended)	500 00	
All other assets .....	2,520 33	7,020 63
Total assets .....	<u>\$169,220 20</u>	<u>\$32,681 87</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$3,350 00	
Amount of claims resisted .....	2,000 00	
Amount of other liabilities .....	3,267 33	1,144 28
Total liabilities .....	<u>\$8,617 33</u>	<u>\$1,144 28</u>

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance monthly, and are payable on the first of each month. Twelve such assessments were made during 1914.

Books of record or account kept by the Society: Register of Certificates, Register of Lodges, Cash Book, Journals and Ledgers.

The Society's books were duly audited 20th January, 1915.

The names and post office addresses of the auditors for 1914 were as follows: W. L. Young, Markdale, Ont.; W. R. Day, Toronto.

No changes were, during 1914, made in the Constitution and Rules, in respect of insurance certificates or benefits.

Amount of bond of Grand Secretary, \$2,000.00.

Amount of bond of Grand Treasurer, \$2,000.00.

Number of members in Ontario, 3,425.

Number of certificate holders in Ontario at 31st December, 1914, 3,351.

Amount of insurance in force in Ontario at 31st December, 1914, \$2,377,156.67.

Number of members in Ontario who died during 1914, 29.

Amount of death benefits paid to Ontario members during 1914, \$23,747.00.

Amount of disability benefits paid to Ontario members during 1914, \$800.00.

Amount of endowment benefits paid to Ontario members during 1914, \$1,390.00.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), Grand Body, \$8,373.59.  
 Cash balance from 1913 (not extended), Subordinate Body, \$17,272.12.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Initiation fees .....		\$53 50
Registration fees .....	\$345 50	236 00
Assessments (premiums) .....	40,439 52	21,478 20
Per capita tax and levies .....	9,126 98	
Charter fees .....	50 00	
Supplies sold .....	54 90	
Rent .....		630 57
Interest .....	7,525 61	399 81
Premiums for guarantee .....	246 00	
All other sources .....	4,476 01	711 16
From investment (not extended), \$5,071.28.		
Total receipts .....	\$62,264 52	\$23,509 24

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1914 for:		
Per capita tax or levies .....		\$10,667 74
Commission and organization .....	\$3,036 95	
Law costs .....	300 00	
Registration fees .....	35 00	
Expenses of meeting .....	870 65	
Supplies bought .....	394 25	
Travelling expenses .....	393 70	
Rent, light, heat and taxes .....	600 00	1,635 50
Salaries, officers' and auditors' fees .....	2,475 04	2,121 56
Clerk hire .....	1,096 22	
Medical Examiner's salary .....	400 00	
Official journal of proceedings .....	752 87	
Printing, stationery and advertising .....	129 40	
Postage, telegrams and express .....	279 82	
Premium for guarantee .....	16 00	
Other expenses (memo. enclosed) .....	413 71	2,884 72
Total expenses of management .....	\$11,193 61	\$17,309 52

(b) *Miscellaneous Expenditure.*

Endowments .....	1,390 00	
Life insurance claims .....	26,747 00	
Funeral benefits .....	1,840 00	
Sick benefits .....	166 73	4,397 03
Disability benefits .....	800 00	
Medical attendance .....		1,815 20
Cash paid for investments (not extended), \$12,917.50.		

Total expenditure .....	\$42,137 34	\$23,521 75
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members Col. 1.	Amount of insurance. Col. 2.	Amount of monthly payments. Col. 3.	Number of deaths during year. Col. 4.	Death losses incurred during year Col. 5.
		\$ c.	\$ c.		\$ c.
16-24.....	252	125,000 00	119 26	2	1,500 00
25-29.....	293	173,500 00	194 03	1	1,000 00
30-34.....	378	225,250 00	288 39	4	3,000 00
35-39.....	426	291,402 00	451 85	2	2,000 00
40-44.....	486	353,850 00	659 11	2	2,000 00
45-49.....	437	347,310 00	698 18	5	3,250 00
50-54.....	446	366,784 67	738 71	3	2,500 00
55-59.....	304	259,000 00	521 61	3	2,500 00
60-64.....	203	177,950 00	357 83	4	3,700 00
65-69.....	172	141,810 00	285 95	3	3,500 00
70-74.....	47	39,700 00	80 75	1	1,400 00
75-79.....	10	7,900 00	17 09	1	1,000 00
80-84.....	1	500 00	1 01	.....	.....
85 and over .....	77	7,700 00	10 01	2	200 00
Totals.....	3,532	2,517,656 67	4,423 78	33	27,550 00



## THE SONS OF ENGLAND BENEFIT SOCIETY.

(File 1, p. 193.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 58 Richmond St. East, Toronto.*

Organized, 12th December, 1874; incorporated, 19th February, 1875.

The Executive Officers of the Society, at the 31st December, 1914, were as follows:

W. .H. Randall, Supreme President .....Toronto.  
 D. J. Proctor, Supreme Vice-President .....Toronto.  
 E. A. Miller, Past Supreme President ..... Aylmer.  
 John W. Carter, Supreme Secretary .....Toronto.  
 C. Meech, Supreme Treasurer ..... Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts, other than endowments, or for sick or funeral benefits in force 31st December, 1914, \$4,414,200.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1913 .....	5,078	4,636,025 00
Contracts taken during 1914.....	103	76,750 00
Add amount by which various certificates were increased during 1914 .....		1,250 00
Gross number and amount on foot at any time during 1914.....	5,181	4,714,025 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1914.....	73	68,300 00
Contracts lapsed in 1914.....	224	216,025 00
Contracts not matured in 1914 .....	10	12,500 00
Amount by which various certificates still on foot were reduced .....		3,000 00
Total deductions extended.....	307	299,825 00
Net contracts on foot 31st December, 1914 .....	4,874	4,414,200 00



## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Supreme Lodge, with a membership of adults, 33,511; juveniles, 2,171.

Number of members of the Society who died during 1914, 232.

The total amount of funeral benefits paid in 1914 was \$22,926.95.

Number of members' wives who died during 1914, 149, and the amount paid in respect thereof was \$7,325.00.

Number of members' children who died during 1914, 25, amount paid in respect thereof was 352.50.

Number of juvenile members who died during 1914, 1; amount paid in respect thereof, \$25.00.

The total amount of cash standing to credit of juvenile funeral fund at 31st December, 1914, was \$31,254.66.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1914, 3,505.

The total amount of benefits paid during 1914: Supreme Body, \$40.50; Grand Body, \$702.39; Subordinate bodies, \$55,343.78; Juvenile branch, \$1,107.81.

Number of weeks' sickness experienced in 1914, was 18,553.

Amount paid for medical attendance during 1914 was: Grand body, \$757.85; Subordinate bodies, \$39,018.15; Juvenile branch, \$1,370.17.

Total amount of cash standing to credit of fund at 31st December, 1914: Supreme body, \$390.85; Grand Body, \$3,910.46; Subordinate bodies, \$261,974.67; Juvenile branch, \$10,375.79.

## V. ASSETS.

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of real estate .....	\$37,474 93	.....	.....	.....
Cash value of mortgages .....	24,749 80	.....	.....	.....
Actual cash in hand 31st Dec., 1914 ..	79 80	188 75	8,115 18	481 26
Cash deposit in the following banks:				
Imperial Bank, Toronto, and Vic-				
toria Loan and Savings Com-				
pany (Lindsay) and sundry				
banks, sundry places .....	87,331 23	3,721 71	253,859 49	9,894 53
Interest due and accrued .....	2,769 27	.....	.....	.....
Total assets, Insurance Fund (not ex-				
tended) . . . . . \$53,132 03	.....	.....	.....	.....
Total assets, Sick Fund....	276,260 92	.....	.....	.....
Total assets, Guarantee				
Fund . . . . . 6,160 92	.....	.....	.....	.....
Total assets, General Fund. 67,287 76	.....	.....	.....	.....
Total assets, Funeral Fund. 39,744 87	.....	.....	.....	.....
Aggregate of all other assets .....	13,920 55	.....	.....	.....
Total assets .....	\$166,325 58	\$3,910 46	\$261,974 67	\$10,375 79

## VI. LIABILITIES.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Amounts of claims admitted by the Society .....	\$12,500 00	.....	.....
Amount of other liabilities .....	.....	\$4,087 68	\$149 58
Total liabilities .....	\$12,500 00	\$4,087 68	\$149 58

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society during 1914.

Assessments for the purpose of life insurance are made monthly.

Fifteen such assessments were made during 1914, payable first of each month.

The books and accounts were duly audited January 29th, 1915.

Books of account kept by the Society: Cash books and Ledgers of both the Funeral Benefit Department and Beneficiary Department.

Names and post office addresses of auditors: C. Richardson and W. Barker, Toronto.

Certain changes were made during 1914, in the constitution and rules in respect of insurance certificates or benefits and rates.

Amount of bond of Grand Secretary, \$3,000.00.

Amount of bond of Grand Treasurer, \$1,000.00.

Number of members in Ontario, 20,505.

Number of certificate holders in Ontario, 3,383.

Amount of insurance in force in Ontario at 31st December, 1914, \$3,515,725.00.

Number of members in Ontario who died during 1914, 58 beneficiary and 160 funeral claims.

Amount of insurance benefits paid to Ontario members in 1914, \$58,000.00.

Amount of disability benefits paid to Ontario members in 1914, \$600.00.

Amount of funeral benefits paid to Ontario members during 1914, \$21,210.95.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), Supreme Lodge, \$90,722.00.

Juvenile and Subordinate, \$262,958.78.

Cash received during 1914 from:

	Supreme Body.
Registration (F. Ben.) .....	\$2,284 05
Dues . . . . .	113 57
Assessments: Funeral and Beneficiary .....	87,400 77
Per capita tax and levies .....	29,158 09
Charter fees .....	283 60
Supplies sold .....	6,622 52
Interest . . . . .	3,040 01
Premiums for guarantee of lodge officers .....	462 71
Rent . . . . .	4,644 55
All other sources .....	285 72
Cash received from investments, \$100.00.	

Total receipts .....	\$134,295 59
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Receipts by Grand body, \$4,818.92.

Receipts by Subordinate branches, \$217,851.99.

Receipts by Juvenile branches, \$5,862.37.

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1914 for:				
Commission .....	\$2,968 18	.....	.....	.....
Law costs .....	235 47	.....	.....	.....
Registration fees .....	140 00	.....	.....	.....
Investigation of claims .....	321 00	.....	.....	.....
Executive and Trustee meetings ..	452 05	.....	.....	.....
Expenses of general meeting ....	932 90	.....	.....	.....
Supplies bought .....	5,627 64	.....	.....	.....
Travelling expenses .....	800 00	.....	.....	.....
Rent, light, heat and taxes .....	3,047 77	.....	.....	.....
Managing officers' salary and expenses .....	3,541 66	.....	.....	.....
Medical examiner's fees .....	72 00	.....	.....	.....
Clerk hire .....	4,645 00	.....	.....	.....
Official Journal .....	3,600 00	.....	.....	.....
Printing, stationery and adver- tising .....	2,516 26	.....	.....	.....
Postage, telegrams and express...	1,259 16	.....	.....	.....
Premiums for guarantee of lodge officers .....	37 58	.....	.....	.....
Other management expenses.....	677 51	.....	.....	.....
Total expenses of management	\$30,874 78	.....	.....	.....

(b) *Miscellaneous Expenditure.*

Life insurance payments .....	\$68,300 00	.....	.....	.....
Funeral benefits .....	30,623 45	.....	.....	.....
Total disability benefits .....	600 00	.....	.....	.....
Sick benefits (members at large)....	40 50	.....	.....	.....
Returned assessments, over age joining benefit .....	734 15	.....	.....	.....
Gratuities, Christmas .....	93 00	.....	.....	.....
Expenditures other than foregoing ..	1,590 88	4,758 53	213,129 56	5,078 44
For investments (not extended), \$9,849.80.				

Total expenditure .....	\$132,856 76	\$4,758 53	\$213,129 56	\$5,078 44
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	136	117,000 00	93 51	1	500 00
25-29.....	242	211,500 00	180 58	2	2,000 00
30-34.....	463	406,250 00	363 74	.....	.....
35-39.....	489	460,500 00	421 24	3	2,500 00
40-44.....	615	589,250 00	545 61	3	2,500 00
45-49.....	666	709,200 00	611 28	6	6,000 00
50-54.....	572	623,250 00	526 59	7	6,000 00
55-59.....	425	494,900 00	429 74	5	5,000 00
60-64.....	320	362,900 00	320 79	14	14,300 00
65-69.....	239	269,600 00	268 35	12	13,200 00
70-74.....	129	134,500 00	151 03	10	9,525 00
75-79.....	26	25,950 00	40 08	7	4,475 00
80-84.....	8	8,400 00	14 38	2	2,300 00
85 and over.....	1	1,000 00	2 67	.....	.....
Totals.....	4,331	4,414,200 00	3,969 59	72	68,300 00

## SONS OF SCOTLAND BENEVOLENT ASSOCIATION.

(Returns Book, p. 552.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 15 King Street West, Toronto.*

Organized 27th June, 1876; incorporated in Ontario, 8th April, 1880.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

F. S. Mearns, Grand Chief..... Toronto.  
 A. C. Gordon, Grand Chieftain ..... Toronto.  
 Alexander Hay, Grand Treasurer..... Toronto.  
 Donald M. Robertson, Grand Secretary..... Toronto.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than for endowments, sick or funeral benefits,  
 \$5,085,887.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1913 .....	6,851	\$ c. 5,185,387 00
Add contracts taken during 1914.....	584	319,250 00
Gross number and amount of contracts on foot at any time during 1914	7,435	5,504,637 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1914 .....	78	63,000 00
Contracts lapsed in 1914 .....	671	355,750 00
Contracts surrendered in 1914.....		
Contracts cancelled in 1914.....		
Total deductions extended.....	749	418,750 00
Net contracts on foot 31st December, 1914.....	6,686	5,085,887 00



## III. FUNERAL BENEFITS.

Funeral benefits (if any) are undertaken by the subordinate camps.

## IV. SICK BENEFITS.

Sick benefits are undertaken under the Grand Camp Constitution and By-laws.

Number of members who received sick benefits in 1914, 88.

Total amount of benefits paid in 1914, in respect of sick members, \$1,538.09.

Number of weeks' sickness experienced during 1914, 461 1-7.

Total amount of cash standing to credit of fund, \$5,941.11.

## V. ASSETS.

Cash value of mortgages .....	\$4,800 00
Cash value of bonds, debentures, etc. ....	463,136 29
Cash on hand .....	2,838 43
Cash on deposit, Bank of Hamilton, Toronto .....	57,690 09
Imperial Bank, Toronto .....	2,921 91
Royal Bank, Ingersoll .....	5,801 84
Royal Bank, Toronto .....	6,948 16
Bank of Hamilton, Toronto (Sick Benefit Fund) .....	5,917 94
Deposit with Quebec Government .....	5,000 00
	<hr/>
	\$555,054 66
Less outstanding cheque .....	1,020 08
Total assets .....	<hr/> \$554,034 58 <hr/>

## VI. LIABILITIES.

Amount of claims admitted .....	\$9,562 50
Total liabilities .....	<hr/> \$9,562 50 <hr/>

## VII. MISCELLANEOUS.

Assessments are made for purposes of life insurance certificates monthly. Twelve assessments were made during 1914, payable on the 1st day of each month.

The Society's accounts were audited 11th and 13th January, 1915. The books of record or account kept for purposes of insurance certificates or benefits: Register of Subordinate Camps, showing particulars of each certificate issued: Ledger.

The names and post office addresses of the auditors of accounts for 1914 were:

A. D. McIntyre, Williamstown, and H. M. Ferguson, Toronto.

Amount of bond of Grand Secretary, \$6,000.

Amount of bond of Grand Treasurer, none.

Certain changes were made, during 1914, in the Constitution, in relation to insurance certificates or benefits.

Number of certificate holders in Ontario at 31st December, 1914, 5,886.

Number of members in Ontario who died during 1914, 74.

Amount of death benefits paid to Ontario members during 1914, \$63,245.47.

Amount of insurance in force in Ontario, 31st December, 1914, \$4,546,637.00.



VIII. CASH RECEIPTS.

Cash balance from 1913, \$505,277.64.

	Grand Camp.	Subordinate Camps.
Cash received during 1914 from:		
Initiation fees .....		\$1,093 50
Dues .....		14,029 01
Assessments .....	88,423 29	89,625 79
Per capita tax .....	11,829 52	
Supplies sold .....	967 56	
Interest .....	24,406 16	
All other .....	1,128 14	2,536 58
Total cash receipts .....	\$126,754 67	\$107,284 88

IX. CASH EXPENDITURE.

(a) Expenses of Management.

	Grand Camp.	Subordinate Camps.
Cash paid during 1914 for:		
Commission and organizing .....	\$3,976 00	\$59 00
Per capita tax .....		11,737 60
Registration fees .....	140 00	
Fraternal Association fee .....	40 00	
Guarantee bond Grand Secretary .....	30 00	
Supplies bought .....	213 53	842 06
Travelling expenses .....	56 90	
Medical Examiner's salary and expenses .....	544 87	
Salaries, officers' committees' and auditors' fees.....	1,830 00	
Clerk hire .....	1,300 00	
Postage, telegrams and express .....	287 13	
Printing, etc. ....	304 70	
Premiums for Guarantee Bonds .....	128 40	
Other expenses .....	1,145 57	
Total expenses of management .....	\$9,997 10	\$13,338 66

(b) Miscellaneous Expenditure.

Life insurance claims other than endowments .....	66,394 19	
Sick benefits .....	1,538 09	
Expenditure other than foregoing .....	68 35	5,072 39
Total expenditure .....	\$77,997 73	\$18,411 05

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	326	183,000 00	172 22	1	250 00
25-29.....	550	331,000 00	337 20	3	2,000 00
30-34.....	676	393,500 00	432 84	3	1,486 64
35-39.....	722	487,000 00	578 81	.....	.....
40-44.....	774	545,671 00	695 39	5	2,500 00
45-49.....	818	630,601 00	871 24	6	5,250 00
50-54.....	894	733,075 00	1,133 78	11	9,132 35
55-59.....	726	643,005 00	1,107 54	13	11,500 00
60-64.....	547	510,035 00	1,023 47	10	7,774 59
65-69.....	433	399,000 00	940 61	9	8,356 50
70-74.....	153	160,000 00	398 51	6	5,408 04
75-79.....	65	68,500 00	206 25	9	7,190 13
80-84.....	2	1,500 00	4 58	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	6,686	5,085.887 00	7,902 44	76	60,848 25

THE GRAND ORANGE LODGE OF BRITISH AMERICA BENEFIT FUND.

(File I, p. 58.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 10 Berti Street, Toronto, Ont.

Organized 1st January, 1830, and incorporated in Canada 24th April, 1890.

The Executive Officers of the Society at the 31st December, 1914, were as follows:—

Daniel D. Ellis, M.D., President .....	Fleming, Sask.
Isaac Crowley, Secretary .....	Toronto.
Frank Somers, Jr., Treasurer .....	Toronto.
J. J. Williams, M.D., Executive .....	Woodstock.
Wm. Crawford, Executive .....	Toronto.
J. C. Boylen, Executive.....	Toronto.
H. C. Hocken, Executive.....	Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits, or Funeral benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913 .....	6,436		6,223,500	00
Add contracts taken during 1914, new or renewed.....	784		738,000	00
Gross number and amount of contracts on foot at any time during 1914	7,220		6,961,500	00
	Number.	Amount.		
Deductions :				
Contracts matured in 1914.....	62	\$ 61,500		00
Contracts lapsed in 1914.....	1,345	1,285,000		00
Total deductions carried out ....	1,407	1,346,500	1,407	1,346,500 00
Net contracts on foot at 31st December, 1914.....	5,813		5,615,000	00
Number of certificate holders in good standing at 31st December, 1914	5,813		5,615,000	00

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate Bodies, with a membership at 31st December, 1914.—No information.

## IV. SICK BENEFITS.

No information.

## V. ASSETS.

Cash value of mortgages .....	\$12,600 00
Cash value of bonds, debentures, etc. ....	35,938 47
Cash in Secretary's hands .....	289 53
Cash on deposit to Society's credit, not drawn against, in Bank of Toronto, Toronto . . . . .	34,909 40
Total assets. . . . .	<u>\$83,737 40</u>

## VI. LIABILITIES .

Amount of claims admitted .....	\$6,000 00
Total liabilities . . . . .	<u>\$6,000 00</u>

## VII. MISCELLANEOUS.

No actions or proceedings were taken by or against the Society.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1914, and were payable at the 1st of each and every month.

The Society's accounts were duly audited on January 19th, 1915.

The following books of record and account are kept for purposes of insurance certificates or benefits: Assessment Register, Death Register, Cash Book, Agent's Book, Ledger and Bank Book.

Names and post office addresses of the auditors for 1914 were as follows: John H. Delamere, Minden; and James F. Harper, Hamilton.

Certain changes were, during 1914, made in the management and constitution and rules of the Society in relation to insurance certificates and benefits.

Secretary's bond, \$3,000; Treasurer's bond,—None.

Number of certificate holders in Ontario, 4,205.

Amount of insurance in force in Ontario, 31st December, 1914, \$4,039,500.00.

Number of members in Ontario who died during 1914, 39.

Amount of death benefits paid to Ontario members during 1914, \$41,500.00.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$61,645.88.

Cash received during 1914 from:

Application fees . . . . .	\$2,362 00
Dues .....	9,801 00
Assessments . . . . .	83,360 72
Interest . . . . .	2,917 94
Other sources . . . . .	202 76
Repayment of investments, \$317.99.	

Total receipts . . . . .	<u>\$ 98,644 42</u>
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## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1914 for:

Commission and organization expenses .....	\$5,951 57
Law costs . . . . .	776 12
Registration fees .....	131 65
Supplies bought . . . . .	256 49
Travelling expenses . . . . .	304 00
Rent, light, heat and taxes . . . . .	592 99
Salaries, officers' and auditors' fees .....	2,160 00
Medical examiner's salary and expenses .....	1,816 50
Clerk Hire . . . . .	2 265 75
Printing, stationery and advertising .....	1,167 33
Postage, telegrams and express .....	793 68
Premiums for guarantee .....	15 00
Investigation of claims .....	125 00

Total expenses of management ..... \$16,356 08

## (b) Miscellaneous Expenditure.

Life insurance claims .....	59,589 72
Expenditure other than foregoing .....	142 10
Actuarial valuation . . . . .	465 00
For investments (not extended), \$12,600.00.	

Total expenditure . . . . . \$76,552 90

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2 *	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	518	502,000 00	459 89	2	1,500 00
25-29.....	638	610,000 00	625 58	3	3,000 00
30-34.....	736	689,000 00	796 58	3	3,000 00
35-39.....	723	690,500 00	881 46	2	2,000 00
40-44.....	717	684,000 00	973 65	2	2,000 00
45-49.....	700	667,500 00	1,072 80	4	4,010 00
50-54.....	624	615,500 00	1,035 13	9	9,000 00
55-59.....	532	531,500 00	984 58	6	6,000 00
60-64.....	274	274,000 00	517 56	13	13,079 72
65-69.....	173	173,000 00	336 47	8	8,000 00
70-74.....	140	140,000 00	318 16	7	7,000 00
75-79.....	28	28,000 00	67 35	1	1,000 00
80-84.....	7	7,000 00	18 47	.....	.....
85 and over.....	3	3,000 00	11 01	.....	.....
Totals.....	5,813	5,615,000 00	8,098 69	60	59,589 72



## SUPREME COUNCIL OF THE ROYAL ARCANUM.

(File I, p. 50.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 407 Shawmut Avenue, Boston, Mass.*

Chief Agent and Attorney for Ontario, Lyman Lee, Hamilton.

Organized 23rd June, 1877; incorporated in Massachusetts 5th November, 1877.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Frank B. Wilkersham, Supreme Regent .....Harrisburg, Pa.  
 Samuel N. Hoag, Supreme Vice-Regent .....Mt. Vernon, N.Y.  
 Albert T. Turner, Supreme Secretary .....Boston, Mass.  
 A. S. Robinson, Supreme Treasurer .....St. Louis, Mo.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by contracts other than endowments, or for sick or funeral benefits in force, 31st December, 1914, \$467,413,000.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913.....	248,575		477,831,500	00
Add contracts taken during 1914 new and renewed .....	12,017		13,850,000	00
Add amount by which various certificates were increased during 1914 .....	....		950,500	00
Gross number and amount of contracts on foot at any time during 1914	260,592		492,632,000	00
	Number.		Amount.	
Deductions :			\$	c.
Contracts matured in 1914 .....	3,798		8,775,500	00
Contracts lapsed in 1914 .....	10,808		14,795,000	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1914.....	....		1,648,500	00
Total deductions extended.....	14,606		25,219,000	00
Net contracts on foot at 31st December. 1914.....	245,986		467,413,000	00



V. ASSETS.

Cash value of real estate, less incumbrances .....	\$65,000 00
Cash value of bonds, etc. ....	5,012,772 00

Cash on deposit to Society's credit, not drawn against, in the following banks:

	W. & O. B. Fund.
American National Bank, Atlanta, Ga. ....	\$9,080 60
The American National Bank, Wilmington, N.C. ....	8,666 45
Boston Safe Deposit & Trust, Boston .....	14,491 81
National Shawmut Bank, Boston .....	11,523 33
National Exchange Bank, Baltimore .....	19,322 02
Mechanics Bank, Brooklyn .....	21,884 32
Central National Bank, Cleveland .....	14,164 82
First National Bank, Chicago .....	11,705 71
Merchants Loan & Trust Company, Chicago .....	16,935 17
People's State Bank, Detroit .....	15,348 80
The Bank of Toronto, Montreal .....	14,759 25
First National Bank, Minneapolis .....	12,221 96
First National Bank, New York .....	23,989 25
Garfield National Bank, New York .....	16,720 20
Lincoln National Bank, Pittsburg, Pa. ....	15,537 26
Market & Fulton National Bank, New York .....	28,500 95
Central National Bank, Philadelphia .....	19,878 34
First National Bank, Richmond, Va. ....	12,545 59
Mechanics-American National Bank, St. Louis .....	25,677 09
Merchants-Laclede National Bank, St. Louis .....	20,523 12
The Bank of Toronto, Toronto, Ont. ....	16,490 90
Broad Street National Bank, Trenton, N.J. ....	14,002 98
First National Bank, Utica, N.Y. ....	10,913 96
The National Bank of Westfield, N.Y. ....	31,261 28
Wells Fargo Nevada National Bank, San Francisco, Cal. ..	14,145 33
Slater Trust Company, Pawtucket, R.I. ....	9,325 27
State Bank of Evanston, Evanston, Ill. ....	11,970 84

Total . . . \$441,586 60

General Fund.

National Shawmut Bank, Boston .....	\$1,623 05
Central National Bank, Cleveland .....	119 05
People's State Bank, Detroit .....	39 55
The Bank of Toronto, Montreal .....	263 08
Garfield National Bank, New York .....	3,225 82
Central National Bank, Philadelphia .....	271 38
First National Bank, Richmond, Va. ....	47 82
Mechanics-American National Bank, St. Louis .....	725 48
The Bank of Toronto, Toronto, Ont. ....	83 23
Broad Street National Bank, Trenton, N.J. ....	69 10
First National Bank, Utica, N.Y. ....	45 01
The National Bank of Westfield, N.Y. ....	5 62

Totals . . \$6,518 19

Contingent Fund of Supreme Officers . . . 8,500 00

Emergency Fund .....	\$111,501 83
Provincial Treasurer, Quebec .....	5,000 00
Dues and assessments due and unpaid .....	727,506 55
Interest due and accrued on bonds .....	75,218 75
Interest due and accrued on bank balances and deposits .....	1,375 20
Total assets of Life Insurance Fund (not extended) .....	\$1,124,756 19
Total assets of Guarantee Fund (not extended) .....	5,156,912 58
Total assets of General and other funds (not extended) .....	237,657 01
Amount of liens secured by benefit certificates matured by death, unpaid..	46,511 80
All other assets .....	17,834 86
<b>Total assets .....</b>	<b>\$6,519,325 78</b>

## VI. LIABILITIES.

Amount of claims admitted .....	\$70,595 75
Amount of claims supposed or reported or unadjusted .....	695,200 00
Amount of claims resisted (Classes D and E) .....	26,500 00
All other liabilities .....	3,663 45
<b>Total liabilities .....</b>	<b>\$795,959 20</b>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society in Ontario during 1914.

Assessments for the purpose of Life Insurance Certificates are made monthly. Twelve assessments were made during the year 1914.

The accounts and books of the Society were audited for the year 1914, in March and October.

The books of record and account kept for purposes of insurance certificates or benefits are: Registers of membership of each council, Registers of Benefit Certificates, Registers of Death, Cash Books, Ledgers, etc.

Names and addresses of the auditors of accounts for 1914: W.C. Shurtleff, Chicago, Ill.; L. J. Meiser, St. Louis; Charles J. Taylor, Baltimore, Md., and Amedee Peting, St. Louis, Mo.

No changes were, during 1914, made in the organization and management of the Society.

Certain changes were, during 1914, made in the constitution and rules, in relation to insurance certificates or benefits.

Amount of bond of Supreme Secretary, \$20,000.00.

Amount of bond of Supreme Treasurer, \$100,000.00.

Number of certificate holders in Ontario at 31st December, 1914, 2,870.

Amount of insurance in force in Ontario at 31st December, 1914, \$5,894,500.00.

Number of members in Ontario who died in 1914, 54.

Amount of death benefits paid to Ontario members during 1914, \$126,216.69.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$744,270.29.

Half cash liens, 1913 ..... \$4,825,197 58 |

Half cash liens, 1914 ..... 974,805 66 |

Interest—accumulations on liens ..... 198,096 28 |

## Cash received during 1914 from:

Dues . . . . .	\$199,306 10
Assessments . . . . .	7,625,785 97
Fines . . . . .	615 50
Degrees and cards . . . . .	27 00
Supplies sold . . . . .	2,171 32
Interest and dividends . . . . .	250,547 66
All other sources . . . . .	7,734 16

## Cash received from repayment of loans or investments (not

extended) . . . . . \$323,073 75

Total cash receipts . . . . . \$8,086,187 71

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

## Cash paid during 1914 for:

Commission and organization expenses . . . . .	\$34,846 01
Law costs . . . . .	7,033 21
Registration fees, insurance departments . . . . .	741 00
Investigating claims . . . . .	2,339 90
Expenses annual meeting . . . . .	21,925 59
Supplies bought . . . . .	1,463 70
Travelling expenses . . . . .	8,660 64
Rent, light, heat and taxes . . . . .	7,041 59
Salaries, officers' and auditors' fees . . . . .	29,684 92
Medical examiner . . . . .	4,495 00
Clerk hire . . . . .	58,482 02
Official Journal . . . . .	23,979 81
Printing, stationery and advertising . . . . .	18,040 88
Postage, telegrams and express . . . . .	6,208 33
Other management expenses (detailed in memo.) . . . . .	13,970 75
Purchase of real estate . . . . .	26,483 77

Total expenses of management . . . . . \$265,397 12

(b) *Miscellaneous Expenditure.*

Life insurance claims . . . . .	8,315,028 01
Half cash liens recovered at payment of death claim (not extended) . . . . .	\$450,985 30
Half cash liens, lapses and cancellations (not extended) . . . . .	58,954 97
Half cash liens, account members in good standing, 31st De- cember, 1914 (not extended) . . . . .	5,441,647 45

Total expenditure . . . . . \$8,580,425 13

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	8,793	9,928,000 00	6,948 43	20	22,000 00
25-29.....	15,390	18,751,500 00	14,783 16	51	63,000 00
30-34.....	21,900	29,563,500 00	23,562 73	92	125,000 00
35-39.....	30,879	46,229,000 00	37,242 61	156	249,000 00
40-44.....	34,963	60,674,500 00	52,432 00	258	484,500 00
45-49.....	36,262	73,342,000 00	73,394 63	347	694,000 00
50-54.....	32,393	71,824,500 00	86,996 41	440	989,000 00
55-59.....	27,466	63,722,500 00	93,883 37	560	1,324,000 00
60-64.....	18,918	45,534,000 00	82,145 37	607	1,497,000 00
65-69.....	10,899	26,497,000 00	88,880 07	531	1,364,500 00
70-74.....	4,977	12,795,000 00	44,796 14	349	902,000 00
75-79.....	2,123	5,704,000 00	20,113 37	236	635,500 00
80-84.....	810	2,241,500 00	8,110 96	111	312,000 00
85 and over.....	213	606,000 00	2,192 91	40	114,000 00
Totals.....	245,986	467,413,000 00	635,482 16	3,798	8,775,500 00

THE MACCABEES.

(File I, p. 11.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodward Avenue, Detroit, Mich.

Chief Agent and Attorney for the Province of Ontario, J. A. Paterson, Toronto.

Organized 1st September, 1883; incorporated in State of Michigan, 11th September, 1885. Reincorporated August 31st, 1894; November 7th, 1895; August 18th, 1899; July 22nd, 1901; July 26th, 1904; under Act 119, Public Acts of Mich., 1893, amended July 20th, 1914, under Act 169 Public Acts of Mich., 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- Daniel P. Markey, Supreme Commander..... Detroit.
- L. E. Sisler, Supreme Record Keeper..... Detroit.
- J. B. McDannell, Trustee..... Buffalo.
- James F. Downer, Trustee..... Chicago.
- W. E. Blaney, Trustee..... Pittsburg, Pa
- R. B. Anderson, Trustee..... St. Louis, Mo.
- S. W. Trussler, Trustee..... Camlachie, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1913 .....	270,023	\$ 328,619,125 38 <sup>c.</sup>
Add contracts taken during 1914, new or renewed.....	80,052	86,988,950 00
Gross number and amount of contracts on foot at any time during 1914	350,075	415,608,075 38
	Number.	Amount.
Deductions :		
Contracts matured in 1914 (Deaths) ....	2,982	\$ 3,939,201 61 <sup>c.</sup>
Contracts lapsed in 1914 .....	28,691	25,742,099 79
Total deductions extended.....	31,673	29,681,301 40
Net contracts on foot at 31st December, 1914.....	318,402	385,926,773 98



## III. FUNERAL BENEFITS.

Total membership of Sick and Accident Fund at 31st December, 1914, was 12,945.

Number of members who died during 1914, 71.

Total amount of funeral benefits paid during 1914, \$3,550.00.

## IV. SICK BENEFITS.

Number of members who received sick and accident benefits in 1914, 2,712.

Total amount of benefits paid, \$76,806.50.

Number of weeks' sickness experienced during 1914, 13,404.

Total amount of cash standing to credit of benefit fund, 31st December, 1914, \$26,740.00.

## V. ASSETS.

Cash value of real estate .....	\$175,000 00
Bonds, etc. ....	12,024,329 60
Actual cash on hand, 31st December, 1914 .....	50,569 91
Cash on deposit to the Society's credit, not drawn against, in the following banks:	
First National Bank, New York .....	148,800 24
First and old Detroit National Bank, Detroit.....	379,053 32
Bank of Toronto, Toronto, Ont. ....	13,395 09
Southern Trust Co., Little Rock, Ark. ....	10,000 00
Commercial National Bank, Charlotte, N.C.....	1,000 00
First National Bank, Oakland, Cal. ....	3,023 33
Marine National Bank, Buffalo, N.Y. ....	25,000 00
Fort Dearborn National Bank, Chicago, Ill. ....	25,000 00
Liberty Savings Bank, Pittsburgh, Pa. ....	25,000 00
First Trust and Savings Bank, Cal. ....	2,363 99
Security Bank and Trust Co., Oakland, Cal.....	1,040 40
Insurance Departments, Ontario and Quebec .....	10,000 00
First National Bank, Oakland, Cal. (Savings Account).....	2,397 55
Industrial Savings Bank, Flint .....	51,194 08
Dues and assessments, due and unpaid on certificates in force (estimated)	470,000 00
Interest due and accrued .....	287,797 37
Total assets of Relief Fund No. 1 (not extended).....	\$61,446 37
Total assets Life Benefits Fund (not extended).....	671,549 23
Total assets Sick and Funeral Fund (not extended).....	26,740 10
Total assets General Fund (not extended).....	162,309 11
Total assets Emergency Fund (not extended).....	12,270,560 37
Total assets Relief Fund No. 2 (not extended).....	793 10
All other assets (Furniture and Fixtures) .....	18,000 00
Total assets .....	<u>\$13,722,964 88</u>



## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$248,304 75
Amount of claims supposed or reported .....	139,475 00
Amount of claims resisted .....	26,013 50
Amount of sick and accident claims due and unpaid, 31st December, 1914.	802 00
Present value of deferred disability claims, payable in instalments.....	1,474,663 62
Amount of other liabilities .....	41,310 83
Total liabilities .....	<u>\$1,930,569 70</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in 1914:  
In Ontario, none.

Assessments were made monthly in 1914.

Twelve assessments were made during the year 1914, and were payable on the first day of each month.

The Society's books and accounts were audited on or before the 10th day of January, April, July and October, by the Supreme Auditors.

Names and addresses of the Auditors for 1914: Supreme Auditors—J. J. Volk, Dayton, N.Y.; M. G. Raub, Bradford, Pa.; J. F. Rall, Cedar Rapids, Ia.

Books of record and account kept for purposes of life insurance certificates or benefits: Cash Books, Ledgers and Card System for Record of Certificates.

No changes were made in the organization or management during the year 1914 in relation to insurance certificates or benefits.

No changes were, during 1914, made in the Constitution and Rules, in relation to insurance certificates or benefits.

Bond of Supreme Secretary-Treasurer, \$75,000.00.

Number of members in Ontario at 31st December, 1914, 10,216.

Number of certificate holders in Ontario, 31st December, 1914, 10,054.

Amount of insurance in force at 31st December, \$10,700,000.00.

Number of members in Ontario who died during 1914, 112.

Amount of death benefits paid to Ontario members during 1914, \$123,125.00.

Amount of disability benefits paid to Ontario members during 1914, \$25,887.09.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$11,945,140.23.

Cash received during 1914 from:

Certificate fees .....	\$2,835 25
Assessments .....	4,837,950 11
Per capita tax .....	337,622 63
Supplies sold .....	4,662 93
Rent .....	5,166 66
Interest .....	577,146 90
Official publication .....	3,852 49
All other sources .....	4,192 53
Funds transferred from Modern Maccabees .....	297,302 49

Total receipts ..... \$6,070,731 99

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax, etc.....	\$283,549 66
Commission and organization expenses .....	162,049 64
Law costs .....	7,716 28
Registration fees .....	2,128 36
Investigation of claims .....	7,809 81
Expenses of meeting .....	9,611 71
Supplies bought .....	6,398 63
Travelling expenses .....	5,502 02
Rent, light, heat and taxes .....	6,848 94
Officers' salaries and auditors' fees .....	24,280 00
Medical Examiner's salary and expenses .....	7,672 76
Clerk hire .....	73,031 70
Printing official journal .....	46,769 54
Printing, stationery, etc. ....	14,647 58
Postage, telegrams and express .....	12,472 22
Other expenses .....	7,169 66

Total expenses of management ..... \$677,658 51

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments .....	3,681,532 36
Sick and accident benefits .....	80,356 50
Total disability benefits .....	347,641 05
Gratuities to distressed members .....	6,289 72
Adjustment on bonds .....	28,995 80

Total expenditure ..... \$4,822,473 94

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	24,674	24,475,500 00	109,305 00	89	96,500 00
25-29.....	28,837	28,096,583 68	184,229 00	101	112,750 00
30-34.....	36,952	38,560,624 50	294,238 00	173	189,050 00
35-39.....	42,809	47,235,102 00	400,352 00	218	226,505 56
40-44.....	45,138	54,377,331 01	520,303 88	295	359,377 48
45-49.....	45,102	58,325,913 00	608,703 00	396	485,425 34
50-54.....	40,898	56,127,097 59	653,668 68	483	664,091 31
55-59.....	27,615	40,032,908 67	959,152 00	491	680,381 42
60-64.....	16,330	23,517,136 26	428,658 00	385	578,195 50
65-69.....	7,009	11,390,178 16	194,426 00	237	386,150 00
70-74.....	2,650	3,481,031 58	29,420 00	101	145,475 00
75-79.....	357	293,732 41	1,970 00	12	14,300 00
80-84.....	31	13,635 12	279 00	1	1,000 00
85 and over.....					
Totals.....	318,402	385,926,773 98	4,384,704 56	2,982	3,939,201 61

**THE DOMINION COUNCIL OF CANADA AND NEWFOUNDLAND ROYAL  
TEMPLARS OF TEMPERANCE.**

(Returns Book, p. 504.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Walnut Street, Hamilton, Ontario.*

Organized 13th February, 1884, and incorporated in Ontario, 9th February, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

**John A. Austin, Dominion Councillor** ..... Toronto, Ont.  
**C. VanNorman Emory, Dominion Secretary** ..... Hamilton, Ont.

**I. CURRENCY OF INSURANCE CERTIFICATES.**

No information.

**II. MOVEMENT IN INSURANCE CERTIFICATES.**

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1913 .....	5,404	5,838,000 00
Add contracts taken during 1914, new or renewed .....	493	341,500 00
Add amount by which various certificates were increased during 1914 .....		19,000 00
Gross number and amount of contracts on foot at any time during 1914	5,897	6,198,500 00
	Number.	Amount.
Deductions:		\$ c.
Contracts matured in 1914 by death ....	75	97,000 00
Contracts surrendered for cash value ..	8	7,000 00
Contracts cancelled in 1914 .....	526	353,500 00
Contracts reduced in 1914 .....		4,500 00
Total deductions extended .....	609	462,000 00
Net contracts on foot 31st December, 1914 .....	5,288	5,736,500 00
Number of certificate holders in good standing on 31st December, 1914	4,903	5,526,500 00
Number of certificates temporarily suspended at 31st December, 1914	240	210,000 00
Grand total of certificate holders 31st December, 1914 .....	5,143	5,736,500 00

**III. FUNERAL BENEFITS.**

Funeral benefits are undertaken by the Grand Council of Ontario, the total membership of which is 2,279.

Fourteen members of the Grand Council died in 1914, and funeral benefits were paid amounting to \$700.00.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the Grand Council of Ontario.

There were paid in 1914 sick benefits to 199 members.

Amount paid for sick benefits, \$3,717.00.

The total number of weeks' sickness experienced was 869.

The total cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1914, was \$11,393.90.

## V. ASSETS.

	Supreme Body.
Cash value of mortgages .....	\$205,350 00
Bonds, etc. ....	155,969 48
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Bank of Hamilton, Hamilton .....	28,714 04
Merchants Bank, Montreal .....	5,000 00
Dues called but not yet payable .....	9,967 62
Interest due or accrued .....	10,873 45
Other Assets .....	4,140 74
Total assets Life Insurance Fund (not extended) .....	\$414,529 66
Total assets General Fund and other funds (not extended) .....	5,485 67
Total . . . . .	<u>\$420,015.33</u>

## VI. LIABILITIES.

Amount of claims admitted by Society .....	\$10,500 00
Amount of other claims .....	5,837 00
Total amount of all liabilities .....	<u>\$16,337 00</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1914—none.

Assessments are made for the purpose of life insurance each month, and are payable the first of each month. Twelve such assessments were made in 1914.

The Society's books were duly audited during 1914 monthly.

The following books of record and account are kept for purposes of insurance certificates or benefits: Cash Book, Council Register, Certificate Register, Claims, Statistical Inventory and two Ledgers.

Names and post office addresses of the auditors for 1914 were as follows: A. C. Neff, F.C.A., Toronto; Oscar Main, Hamilton.

No changes were made in the constitution and rules in 1914.

Amount of bond of Supreme Secretary, \$10,000.00.

Number of members in Ontario, 31st December, 1914, 5,746.

Number of certificate holders in Ontario, 31st December, 1914, 3,812.

Amount of insurance in force in Ontario, 31st December, 1914, \$4,260,500.00.

Number of members in Ontario who died in 1914, 64.

Amount of death benefit claims paid to Ontario members during 1914, \$87,500.00.

Amount of cash surrender values paid during 1914, \$2,798.43.



## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$37,184.89.

Cash received during 1914:

	Supreme Body.	Grand Body.
Certificate fees . . . . .	\$42 50	.....
Assessment fees . . . . .	6,756 30	.....
Assessment (beneficiary) . . . . .	108,400 82	\$7,775 46
Per capita tax and levies . . . . .	2,752 31	4,253 65
Propagation fund . . . . .	2,212 21	304 00
Supplies sold . . . . .	660 51	338 40
Charter fees . . . . .	.....	45 00
Interest and dividends . . . . .	20,586 92	471 35
Guarantee premiums . . . . .	84 90	.....
All other sources . . . . .	272 53	925 82
Received from Investments (not extended), \$10,922.64.		
Total . . . . .	<u>\$141,769 00</u>	<u>\$14,113 68</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Supreme Body.	Grand Body.
Cash paid during 1914 for:		
Per Capita tax, etc. . . . .	.....	\$1,610 38
Commission and organization expense . . . . .	\$2,936 26	4,260 30
Law costs . . . . .	517 83	.....
Registration fees . . . . .	275 00	.....
Interest . . . . .	281 85	61 00
Expense annual or biennial meeting . . . . .	850 45	450 10
Supplies bought . . . . .	666 97	374 52
Travelling expenses . . . . .	326 65	71 40
Rent, light, heat and taxes . . . . .	564 24	200 00
Managing officers' salaries and officers' and auditors' fees . . . . .	1,955 00	1,820 00
Medical officers' salaries and expenses . . . . .	211 15	.....
Clerk hire . . . . .	550 00	888 35
Official journal . . . . .	3,194 06	.....
Printing (other than official journal), stationery and advertising . . . . .	478 27	.....
Postage, telegrams and express . . . . .	382 00	804 31
Premiums for guarantee . . . . .	84 20	.....
Other management expenses detailed in memo. . . . .	1,312 90	92 13
Total expenses of management . . . . .	<u>\$14,586 83</u>	<u>\$10,632 49</u>

(b) *Miscellaneous Expenditure.*

Cash surrender benefits . . . . .	3,098 43	.....
Life insurance claims, other than endowments . . . . .	101,477 23	.....
Funeral benefits . . . . .	.....	700 00
Sick benefits . . . . .	.....	3,717 00
Cash paid for investments, \$37,000.00.		
Grand totals . . . . .	<u>\$119,162 49</u>	<u>\$15,049 49</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	459	394,500 00	329 78	.....	.....
25-29.....	399	359,000 00	296 18	1	500 00
30-34.....	432	397,000 00	348 97	.....	.....
35-39.....	450	432,000 00	419 79	2	3,000 00
40-44.....	492	501,250 00	553 12	3	2,000 00
45-49.....	606	687,500 00	851 79	2	2,000 00
50-54.....	578	696,500 00	1,065 48	7	10,000 00
55-59.....	552	679,250 00	1,169 56	8	8,500 00
60-64.....	523	689,000 00	1,628 93	13	17,500 00
65-69.....	399	539,250 00	1,459 85	12	17,000 00
70-74.....	163	240,000 00	673 75	11	14,500 00
75-79.....	59	83,000 00	296 85	11	14,000 00
80-84.....	23	29,250 00	162 28	4	6,000 00
85 & over.....	8	9,000 00	54 00	1	2,000 00
Totals.....	5,143	5,736,500 00	9,310 33	75	97,000 00



CATHOLIC ORDER OF FORESTERS.

(File I, p. 321.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office of the Society, 30 La Salle Street, Chicago, Ill.

Chief Agent and Attorney for Ontario, L. V. Dusseau, 46 King St. W., Toronto.

Organized 24th May, 1883, and incorporated under the laws of the State of Illinois, 24th May, 1883.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- Thomas H. Cannon, High Chief Ranger..... Chicago, Ill.
- Simeon Viger, Vice High Chief Ranger .....Laurence, Mass.
- Thos. F. McDonald, High Secretary..... Chicago, Ill.
- Gustave Keller, High Treasurer .....Appleton, Wis.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts in force 31st December, 1914.—None.

Amount covered by contracts other than endowments, or for sick or funeral benefits, \$146,876,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913 .....	144,579		148,064,500	00
Add contracts taken during 1914, new or renewed.....	7,542		6,734,000	00
Gross number and amount of contracts on foot at any time during 1914 .....	152,121		154,798,500	00
	Number.		Amount.	
Deductions :			\$	c.
Contracts matured in 1914, death.....	1,449		1,533,500	00
Contracts lapsed in 1914 .....	6,758		6,331,500	00
Add to above deductions the amount by which various certificates still on foot were reduced during 1914.....	....		57,000	00
Total deductions extended.....	8,207		7,922,000	00
Net contracts on foot 31st December, 1914 .....	143,914		146,876,500	00

## IV. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits being matters of option with subordinate Courts, no reports are made to the High Court.

## V. ASSETS.

Bonds, debentures, etc. ....	\$4,528,432 81
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Citizens' National Bank, Appleton, Wis. ....	127,971 24
Hibernian Banking Association, Chicago ....	5,000 00
Provincial Treasurer, Province of Quebec ....	5,000 00
Interest due and accrued ....	76,408 25
Furniture and fixtures ....	6,227 00
Amount of all other assets ....	30,042 00
Total assets Life Insurance Fund (not extended), .....	\$4,741,711.54
Total assets General and other Funds (not extended).....	37,369 76
Total assets . . .	<u>\$4,779,081 30</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$4,289 99
Amount of claims supposed or reported .....	180,500 00
Amount of claims resisted .....	11,500 00
Total liabilities .....	<u>\$196,289 99</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1914 in Ontario.—None.

Assessments are made monthly, and are payable within month of call.

Twelve such assessments were made during the year 1914.

The Society's books were audited January and July, 1914.

Books kept by Society: Benefit Certificate Register, Cash Book, Ledger, Journal, Subordinate Court Ledger, and Death Claim Register.

Names and post office addresses of the auditors for 1914 were as follows: L. A. Jones & Co., Chicago.

No changes were made during 1914 in the constitution or rules of the Society.

Bond of Supreme Secretary, \$5,000.00.

Bond of Supreme Treasurer, \$200,000.00.

Number of members in Ontario, 31st December, 1914, 9,121.

Number of certificate holders in Ontario, 31st December, 1914, 8,983.

Amount of insurance in force in Ontario at 31st December, 1914, \$9,420,000.00.

Number of members in Ontario who died during 1914, 86.

Amount of death benefits paid to Ontario members during 1914, \$72,397.07.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$94,302.73.

Cash received during 1914 from:

Assessments . . . . .	\$2,204,015 32
Per capita tax (special assessment) . . . . .	145,738 90
Degrees and cards, certificates . . . . .	5,688 50
Supplies sold . . . . .	6,367 39
Interest . . . . .	171,938 93
Premiums for guarantee of lodge officers . . . . .	4,492 04
All other resources . . . . .	11,444 32

Total receipts . . . . .	\$2,549,685 40
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## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1914 for:

National Fraternal Congress and A. F. C. S. . . . .	\$530 83
Law costs . . . . .	3,423 57
Registration fees, Insurance Departments . . . . .	492 50
Supplies bought . . . . .	5,619 97
Investigation of claims . . . . .	146 25
Travelling expenses . . . . .	5,218 46
Rent, light, heat, and fire insurance . . . . .	4,242 10
Salaries, officers' and auditors' fees . . . . .	18,731 89
Clerk hire . . . . .	25,057 50
Official journal . . . . .	27,260 73
Printing, stationery, and advertising . . . . .	6,834 74
Postage, telegrams and express, telephone . . . . .	4,685 41
Special Committee . . . . .	2,271 40
Valuation of certificates . . . . .	105 75
Premium for guarantee High Court and Subordinate Court Officers. . . . .	4,483 78
Other management expenses . . . . .	2,192 49

Total expenses of management . . . . .	\$111,297 32
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## (b) Miscellaneous Expenditure.

Life insurance claims . . . . .	1,548,598 59
Per capita tax or levies, other than for management . . . . .	39,255 86
Total expenditure . . . . .	\$1,699,151 77

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	15,335	14,419,500 00	18,452 26	47	46,000 00
25-29.....	19,091	18,501,000 00	21,659 56	87	86,000 00
30-34.....	19,922	19,653,000 00	24,708 89	107	105,500 00
35-39.....	20,887	21,149,750 00	26,149 72	150	153,000 00
40-44.....	20,395	21,188,750 00	26,043 12	189	205,000 00
45-49.....	18,791	20,006,250 00	25,180 28	210	219,500 00
50-54.....	14,672	16,045,750 00	19,794 63	223	248,000 00
55-59.....	9,365	10,392,500 00	14,358 57	198	221,500 00
60-64.....	3,850	4,116,500 00	4,806 57	127	138,000 00
65-69.....	1,245	1,242,500 00	1,950 50	64	64,000 00
70-74.....	277	277,000 00	442 55	28	28,000 00
75-79.....	81	81,000 00	110 43	17	17,000 00
80-84.....	2	2,000 00	7 24	1	1,000 00
85 & over.....	1	1,000 00	3 62	1	1,000 00
Totals.....	143,914	146,876,500 00	183,667 94	1,449	1,533,500 00

THE SUPREME LODGE KNIGHTS OF PYTHIAS.

(File I, p. 60.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office of Supreme Lodge, Minneapolis, Minn., U.S.A.

Chief Agent and Attorney for Ontario, Alex. Coulter, 92 Park Road, Toronto, Ont.

Organized 19th February, 1864. Re-incorporated by Special Act of Congress, January 29th, 1894.

The Executive Officers of the Grand Lodge of Ontario at the 31st December, 1914, were as follows:

- Chas. Farquharson, Grand Chancellor ..... Stratford.
- Thomas Towers, Grand Vice-Chancellor ..... Hamilton.
- James G. Wilson, Grand Prelate ..... Toronto.
- Alex. Coulter, Grand Keeper of Records and Seal ..... Toronto.
- John Burns, Grand Master of Exchequer ..... Niagara Falls.
- Oscar Rumpel, Past Grand Chancellor ..... Berlin.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Supreme Lodge.	Number.	Amount.
		\$ c.
Contracts in force 31st December 1913 .....	68,298	95,157,000 00
Add*contracts taken during 1914 .....	14,703	18,028,946 00
Gross number and amount of contracts on foot at any time during 1914	83,001	113,185,946 00
	Number.	Amount.
		\$ c.
Deductions :		
Contracts matured in 1914, .....	966	1,559,269 00
Contracts lapsed in 1914 .....	10,219	12,940,443 00
Total deductions .....	11,185	14,499,712 00
Net contracts on foot 31st December, 1914 .....	71,816	98,686,234 00
In Ontario, 240.		
No. of deaths, none.		
Benefits paid, none.		
Amount of insurance in force in Ontario, \$263,928 00		



## VIII. CASH RECEIPTS.

Fees . . . . .	\$78 86
Interest (bank) . . . . .	2,006 30
Monthly payments . . . . .	2,492,289 49
Income from insurance . . . . .	301,119 23
Other sources . . . . .	10,031 77
Total receipts . . . . .	<u>\$2,805,525 65</u>

## IX. CASH EXPENDITURE.

Life insurance claims . . . . .	\$1,501,540 17
Printing, supplies and office expenses . . . . .	96,977 12
Medical examinations . . . . .	11,048 00
Organization . . . . .	69,891 09
Adjusting claims . . . . .	13,433 12
Depreciation in municipal bonds . . . . .	8,165 25
Commission . . . . .	120,247 52
All other expenditures . . . . .	26,731 81

Total expenditure . . . . . \$1,848,034 08

Balance, receipts over expenditure, 1914 . . . . .	\$957,491 57
Balance on hand 31st December, 1913 . . . . .	5,927,303 18

Balance on hand, 31st December, 1914 . . . . . \$6,884,794 75

## Deposited as follows:

Cash in bank . . . . .	\$9,478 64
Cash in office . . . . .	750 00
Bonds and securities . . . . .	6,874,566 11
	<u>\$6,884,794 75</u>

## GRAND LODGE OF ONTARIO.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Subordinate bodies, with a total membership of 4,013 at 31st December, 1914.

Number of members of the Society who died during 1914, 30. Funeral benefits amounting to \$2,128.50 were paid.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1914, 272.

Amount of benefits paid during 1914 in respect of sick members, \$6,228.78.

Number of weeks' sickness experienced in 1914, 1736.

Amount paid for medical attendance during 1914, \$1,750.30.

Amount of cash standing to the credit of Sick and Funeral Benefit Fund at 31st December, 1914, \$41,638.10.



## V. ASSETS.

	Grand Body.	Subordinate Bodies.
In bank on 31st December, 1914 .....	\$651 06	\$47,092 44
All other . . . . .		21,151 47
Total assets . . . . .	\$651 06	68,243 91

## VI. LIABILITIES.

Aggregate amount of all liabilities (subordinate lodges) .....	\$681 01
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## VII. MISCELLANEOUS.

Payments for insurance certificates are fixed monthly rates, and are payable from the 1st to the 20th day of each month.

The books of the Society were audited on 2nd July, 1914.

Books kept by the Society are as follows: Numerical Statements, Lodge Receipts, Lodge Expenses, Financial Statements.

Names and addresses of auditors: E. W. Schmitt, Waterloo, and J. S. Speers, Fort William.

Amount of Grand Treasurer's bond, \$500.00.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), Grand Body, \$1,166.91.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Initiation and application fees.....		\$2,461 00
Per capita tax .....	\$3,611 90	
Dues . . . . .		21,882 11
Assessments . . . . .		120 45
Degrees and cards . . . . .		3,319 40
Supplies sold . . . . .	845 35	54 79
Rent . . . . .		1,128 00
Interest . . . . .		1,574 50
All other sources .....		723 80
Total receipts .....	\$4,457 25	\$31,264 05

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.
Cash paid during 1914:		
Commission and organization expenses .....	\$550 73	
Per capita tax and levies .....	168 03	\$3,738 00
Registration fee . . . . .	25 00	
Expenses of annual meeting .....	1,026 20	
Supplies bought .....	705 42	967 47

Rent, light, heat and taxes .....	36 00	5,173 97
Travelling expenses .....	974 92	
Salaries, officers' and auditors' fees .....	600 00	1,351 01
Official journal .....	258 96	
Printing, stationery and advertising .....	181 09	1,446 22
Postage, telegrams and express .....	161 75	609 82
Premiums for guarantee of lodge officers .....	5 00	
Other expenses .....	280 00	

Total expenses of management ..... \$4,973 10 \$13,286 49

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	828 00
Benefits to widows and orphans .....	1,300 50
Sick benefits .....	6,228 78
Medical attendance .....	1,750 30
Gratuities to distressed members .....	318 28
Other expenditures .....	6,504 50

Total expenditures ..... \$4,973 10 \$30,216 85

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.  
(Fourth Class.)

Attained ages.	Number of members. Col 1.	Amount of insurance. Col. 2	Mortuary receipts dur- ing 1914. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-21.....	1	1,186 00	19 80		
25-29.....	9	12,333 00	327 08	1	1,000 00
30-34.....	31	43,285 00	1,161 19	1	1,000 00
35-39.....	66	101,862 00	2,770 02	3	5,000 00
40-44.....	113	192,387 00	5,764 42	2	4,000 00
45-49.....	167	292,573 00	7,881 90	4	6,000 00
50-54.....	219	384,145 00	17,430 35	5	9,786 00
55-59.....	296	547,879 00	31,723 78	13	30,000 00
60-64.....	402	709,245 00	55,051 58	33	52,077 00
65-69.....	212	377,332 00	37,896 95	30	54,575 00
70-74.....	94	132,422 00	11,457 48	8	16,314 00
75-79.....	28	37,451 00	1,389 48	8	10,606 00
80-84.....	1	1,500 00	104 25		
85 and over.....					
Totals.....	1,639	2,833,600 00	172,978 28	108	190,358 00

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.  
(Fifth Class.)

Attained ages.	Number of members.	Amount of insurance.	Amount of annual payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	1,095	1,229,500 00	30,775 11	1	1,000 00
25-29.....	4,254	4,814,392 00	111,227 95	17	22,000 00
30-34.....	8,595	10,086,938 00	160,421 12	41	55,500 00
35-39.....	10,775	13,252,189 00	191,092 00	59	80,000 00
40-44.....	11,984	15,793,958 00	281,411 17	79	98,500 00
45-49.....	11,480	16,183,144 00	317,782 47	107	142,134 00
50-54.....	9,435	14,363,851 00	291,145 00	134	228,777 00
55-59.....	6,984	11,008,569 00	227,403 72	171	305,000 00
60-64.....	3,824	6,309,263 00	168,448 12	133	240,000 00
65-69.....	1,316	2,130,005 00	145,430 21	65	113,500 00
70-74.....	332	535,490 00	52,124 66	29	46,000 00
75-79.....	84	114,237 00	11,025 28	16	26,500 00
80-84.....	19	31,098 00	5,598 65	6	10,000 00
85 & over.....					
Totals.....	70,177	95,852,634 00	1,993,885 46	858	1,368,911 00

## THE COMMERCIAL TRAVELLERS' ASSOCIATION OF CANADA.

(File I, p. 44.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1914.

*Head Office, 51 Yonge Street, Toronto, Ont.*

Organized in 1871, and incorporated in Canada, 26th May, 1874.

The Executive Officers of the Society at the 30th November, 1914, were as follows:

James G. Cane, President .....	Toronto.
Alex. Cook, 1st Vice-President .....	Toronto.
C. J. Tuthill, 2nd Vice-President .....	Toronto.
E. Fielding, Treasurer .....	Toronto.
Jas. Sargant, Secretary .....	Toronto.

## III. FUNERAL BENEFITS.—None.

## IV. SICK BENEFITS.—No official Sick Benefits.

## V. ASSETS.

Real estate .....	\$35,000 00
Bonds, debentures, etc. ....	1,048,300 73
Cash on deposit, not drawn against, in Dominion Bank, Toronto .....	102 44
Total assets .....	<u>\$1,083,403 17</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions were instituted against the Association during 1914.

No assessments are made.

The Society's books were duly audited on December 15th, 1914.

Books of record or account kept for the purpose of insurance contracts or benefits:  
Insurance Register.

Names and post office addresses of the auditors for 1914 were as follows: W. H. Cross, Toronto; Henry Barber, Toronto.

No changes were, during year ending 30th November, 1914, made in the constitution in relation to insurance certificates or benefits.

Bond for Secretary, \$3,000.00.

Bond for Treasurer, none.

Number of members, 12,549.

Number of members whose mortuary benefits were paid in year ending 30th November, 1914, 102.

Amount of benefits paid during the year, \$65,845.46.

Amount of insurance in force 30th November, 1914, \$4,865,481.00.

## VIII. CASH RECEIPTS.

Cash balance from 1913, \$19,539.29.

Cash received during 1914:

Travelling certificates .....	\$118,200 00
Honory certificates .....	7,290 00
Duplicate certificates .....	302 00
Interest and dividends .....	47,878 60
Rents . . . . .	4,560 00
Investments repaid (not extended), \$46,710.79.	

Total receipts .....	<u>\$178,230 60</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Amount paid during 1914:

Commission expenses .....	\$2,310 97
Law costs .....	324 00
Expenses of annual meeting .....	150 00
Supplies bought .....	100 28
Travelling expenses .....	143 00
Rent, light, heat and taxes, etc. ....	5,007 15
Managing officers' salaries, etc. ....	3,636 00
Clerk hire .....	1,131 00
Printing and advertising .....	1,347 14
Postage and stationery, etc. ....	873 60
Other managing expenses .....	3,238 18

Total . . . . .	<u>\$18,261 32</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims .....	65,845 46
Investments (not extended), \$160,271.46.	

Total expenditure .....	<u>\$84,106 78</u>
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COMMERCIAL TRAVELLERS' MUTUAL BENEFIT SOCIETY OF WESTERN  
ONTARIO.

(Returns Book, p. 366.)

ANNUAL STATEMENT FOR THE YEAR ENDING 30TH NOVEMBER, 1914.

Head Office, Dominion Savings Building, London, Ont.

Organized 3rd October, 1885; incorporated 4th November, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

M. S. Cater, President .....London.  
E. R. Dromgole, Secretary .....London.  
John T. Green, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for Endowments, or for Sick or Funeral Benefits in force 31st December, 1914, \$540,839.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 30th December, 1913.....	801	\$ c. 580,725 00
Add contracts taken during 1914, new and renewed .....	30	20,250 00
Gross number and amount of contracts on foot at any time during 1914	831	600,975 00
	Number.	Amount.
Deductions:		
Contracts matured in 1914 (Deaths) ....	21	\$ c. 14,236 00
Contracts lapsed in 1914 .....	68	45,900 00
Total deductions.....	89	60,136 00
Net contracts on foot 31st December, 1914 .....	742	540,839 00
Number of certificate holders in good standing at 31st December, 1914	674	454,950 00
Temporarily suspended .....	68	45,900 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of bonds and debentures .....	\$7,294 25
Cash on deposit to Society's credit, not drawn against, in the following banks:	
Bank of British North America, London .....	476 25
All other assets .....	149 83
	<hr/>
Total assets .....	\$7,920 33
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## VI. LIABILITIES.

Amount of claims supposed or reported .....	\$2,581 80
Amount of other liabilities .....	120 83
	<hr/>
Total liabilities .....	\$2,702 63
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## VII. MISCELLANEOUS.

One action was instituted against the Society during 1914: J. M. Ferguson, vs. The Society. Defence—member not in good standing at time of death. Decision in favor of plaintiff.

Assessments are made every two months, or oftener, if necessary.

Nine assessments were made during 1914, and were payable in the 1st January, February, March, April, May, July September, October and November.

The books of the Society were audited in May, June, August and November, 1914.

The books kept for purposes of insurance certificates or benefits are: Register Assessment Cash Book, Cash Book, Receipt Book, Ledger.

Names and post office addresses of the Auditors for 1914 were as follows: F. H. Coles and W. Simson, London, Ontario.

No changes were made in the organization or management of the Society during 1914.

No changes were made, during 1914, in the Constitution and Laws, in relation to Insurance Certificates or Benefits.

Amount of bond of Grand Secretary, \$1,000.

Amount of bond of Grand Treasurer.—None.

Number of members in Ontario at 31st December, 1914, 742.

Number of certificate holders in Ontario at 31st December, 1914, 742.

Amount of insurance in force in Ontario at 31st December, 1914, \$540,839.00.

Number of members in Ontario who died during 1914 21.

Amount of death benefits paid to Ontario members during 1914, \$14,236.00

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), None.

Cash received during 1914 from:

Application fees .....	\$30 00
Dues .....	749 00
Assessments .....	10,298 50
Interest and dividends .....	463 84
Cash received from investments (not extended), \$4,800.00.	
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Total cash receipts .....	\$11,541 34
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Commission . . . . .	\$30 00
Law costs . . . . .	324 50
Registration fee . . . . .	10 00
Supplies bought . . . . .	70 50
Travelling expenses . . . . .	18 20
Salaries, officers' and auditors' fees . . . . .	1,280 00
Printing, stationery and advertising . . . . .	155 73
Postage, telegrams and express . . . . .	185 50
Premium for guarantee of lodge officers . . . . .	9 00
Total expenses of management . . . . .	<u>\$2,083 43</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims other than endowments . . . . .	14,236 00
Grand total expenditure . . . . .	<u><u>\$16,319 43</u></u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	10	6,740 00	9 90	.....	.....
25-29.....	35	23,590 00	36 26	.....	.....
30-34.....	47	31,678 00	50 73	1	716 00
35-39.....	70	47,180 00	81 40	.....	.....
40-44.....	74	49,876 00	88 42	2	1,255 00
45-49.....	96	64,704 00	113 62	1	725 00
50-54.....	116	78,184 00	139 44	2	1,384 00
55-59.....	105	70,770 00	125 91	2	1,388 00
60-64.....	86	57,964 00	122 02	5	3,480 00
65-69.....	66	44,484 00	96 40	5	3,402 00
70-74.....	24	16,176 00	36 70	1	656 00
75-79.....	6	4,044 00	10 14	.....	.....
80-84.....	4	2,696 00	7 56	2	1,230 00
85 and over.....	3	2,022 00	6 99	.....	.....
Totals.....	742	500,108 00	925 49	21	14,236 00

LA SOCIETE DES ARTISANS CANADIENS-FRANCAIS.

(File I, p. 559.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Montreal, Quebec.

Chief Agent and Attorney for Ontario, Napoleon Champagne, Ottawa; amount of deposit, \$5,000.00.

Incorporated 28th day of December, 1876.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. J. Gauthier, President .....Montreal.  
Rodolphe Bedard, Vice-President .....Montreal.  
Henri Roy, Secretary-Treasurer .....Montreal.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1913 .....	39,091	31,240,386 50
Add contracts taken during 1914, new or renewed .....	3,143	1,942,950 00
Add amount by which various certificates were increased during 1914. ....		55,461 00
Gross number and amount of contracts on foot at any time during 1914	42,234	33,238,797 50
	Number.	Amount.
Deductions :		\$ c.
Contracts matured in 1914.....	340	287,452 00
Contracts lapsed in 1914.....	1,799	1,289,015 50
Contracts reduced in 1914.....	....	64,469 75
Total deductions extended.....	2,139	1,640,937 25
Net contracts on foot at 31st December, 1914.....	40,095	31,597,860 25

IV. SICK BENEFITS.

Sick Benefits are undertaken by the Supreme Body.  
There were paid in 1914 sick benefits to 4,771 members  
Amount paid for sick benefits, \$142,424.81.  
The number of weeks' sickness experienced in 1914 was 28,485.  
Total amount standing to the credit of the fund at 31st December, 1914, \$54,969.09.



## V. ASSETS.

	Supreme Body.
Cash value of real estate .....	\$98,875 09
Mortgages on real estate .....	718,345 48
Bonds, debentures, securities .....	1,720,114 08
Actual cash in hand (other than in bank) held by Cashier .....	2,200 20
Cash on deposit to Society's credit, not drawn against, in the following chartered banks:	
Hochelaga Bank, Montreal, Que., special deposit .....	5,000 00
Hochelaga Bank, Montreal, Que. ....	127,618 12
National Bank, Montreal, Que. ....	12,050 08
Provincial Bank, Montreal, Que. ....	5,812 97
Dues and assessments, due and unpaid .....	93,510 24
Interest .....	24,005 99
Rent due .....	47 00
Local Lodges Fund .....	15,248 04
Furniture, etc. ....	11,800 00
Loan to members .....	90,698 49
Total . . . . .	<u>\$2,925,325 78</u>

## VI. LIABILITIES.

Amount of claims resisted .....	\$1,000 00
Amount of claims supposed, reported or unadjusted .....	26,436 00
Assessments paid in advance .....	3,382 13
Total liabilities .....	<u>\$30,818 13</u>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society during 1914.

One assessment per month is made for purposes of insurance certificates or benefits. Twelve such assessments were made during 1914 and were payable the first day of every month.

The Society's accounts were duly audited monthly.

The following books of record and account are kept: Ledgers, Record, Card System and Report Books.

Names and post office addresses of the auditors for 1914 were as follows: T. G. Bertrand and W. Lamarre, Montreal, Que.

No changes were, during 1914, made in the Constitution and Rules of the Society in relation to insurance certificates or benefits.

Amount of bond of Secretary-Treasurer, \$10,000.00.

Number of members in Ontario at 31st December, 1914, 1,201.

Number of certificate holders in Ontario at 31st December, 1914, 1,201.

Amount of insurance in force in Ontario, 31st December, 1914, \$1,045,721.00.

Number of members in Ontario died during 1914, 17.

Amount of death benefits paid to Ontario members during 1914, \$12,200.00.

Amount of sick benefits paid to Ontario members during 1914, \$4,643.65.



## VIII. CASH RECEIPTS.

Cash balances from 1913 (not extended), \$87,874.51.

Cash received during 1914:	Supreme Body.
Dues .....	\$68,831 50
Assessments .....	712,065 15
Degrees and cards .....	2,552 50
Subscriptions to Salem disaster .....	1,249 59
Supplies sold, badges, etc. ....	1,763 48
Rent .....	958 00
Interest .....	110,053 79
Medical fees .....	786 75
Premiums for guarantee of officers .....	803 40
Gross profit on maturity of bond .....	334 00
All other sources .....	38,708 82
Received from investments (not extended), \$29,410.86.	

Total cash receipts .....	<u>\$938,106 98</u>
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## CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1914:	Supreme Body.
Annual celebration .....	\$1,460 45
Commission and organization expenses .....	7,169 18
Law costs .....	427 50
Help of Lodge members .....	1,973 39
Registration fees .....	414 50
Organizers' salaries .....	8,900 32
Actuary's fees .....	425 00
Supplies bought .....	3,361 00
Congress of Fraternities and General Council meetings .....	154 00
Expenses of General Meeting .....	13,577 84
Travelling expenses .....	2,794 61
Taxes, rent, light, heat and insurance .....	2,654 86
Salaries, officers' and auditors' fees .....	7,487 25
Medical examiner's salary and expenses .....	966 00
Clerk hire .....	15,526 53
Official journal .....	7,807 69
Printing, stationery and advertising .....	3,606 91
Postage, telegrams and express .....	1,960 31
Premiums for guarantee of officers .....	889 80
Miscellaneous .....	961 92
Total expenses of management .....	<u>\$82,519 06</u>

## (b) Miscellaneous Expenditure.

Life insurance claims .....	268,543 00
Sick benefits .....	142,424 81
Disability benefits .....	6,706 50
For investments, etc. (not extended), \$364,746.73.	
Total expenditure .....	<u>\$500,193 37</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	5,533	3,822,850 00	40,257 04	17	12,250 00
25-29.....	6,031	4,483,813 00	52,595 16	30	19,000 00
30-34.....	5,800	4,470,456 00	59,700 44	22	16,473 00
35-39.....	5,289	4,133,774 50	64,220 24	30	26,000 00
40-44.....	4,774	3,831,861 50	69,940 04	36	30,500 00
45-49.....	4,575	3,828,665 25	81,561 72	39	32,610 00
50-54.....	4,022	3,460,213 50	84,260 32	51	45,224 00
55-59.....	2,446	2,125,412 50	58,766 12	44	42,100 00
60-64.....	1,243	1,105,019 00	32,194 52	40	38,482 00
65-69.....	313	284,201 00	9,292 28	9	8,200 00
70-74.....	52	39,394 00	1,432 88	4	2,000 00
75-79.....	13	10,000 00	380 40	3	1,200 00
80-84.....	4	2,200 00	90 96	.....	.....
85 and over.....	.....	.....	.....	.....	.....
Totals.....	40,095	31,597,860 25	554,692 12	325	274,039 00

THE ST. JOSEPH UNION OF CANADA.

(File I., pp. 115, 841.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, 325 Dalhousie Street, Ottawa, Ont.

Organized 22nd March, 1863; incorporated 1st June, 1864.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

O. Durocher, President..... Ottawa, Ont.  
Chas. Leclerc, Secretary-Treasurer..... Ottawa, Ont.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance, other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.		Amount.	
			\$	c.
Contracts in force 31st December, 1913 .....	28,197		22,439,880	00
Add contracts taken during 1914, new or renewed.....	3,292		2,154,600	00
Gross number and amount of contracts on foot at any time during 1914	31,489		24,594,480	00
	Number.		Amount.	
Deductions:			\$	c.
Contracts matured in 1914.....	220		177,300	00
Contracts lapsed in 1914.....	3,360		2,355,440	00
Contracts surrendered in 1914.....	11		9,080	00
Total deductions extended.....	3,591		2,541,820	00
Net contracts on foot at 31st December, 1914.....	27,898		22,052,660	00
Number of certificate holders in good standing .....	27,431		21,726,350	00
Number of certificates temporarily suspended .....	467		326,310	00

III. FUNERAL BENEFITS.

No special fund for funeral benefits. They are paid out of General Fund.  
Number of members' wives deceased in 1914, 116.  
Amount paid in respect of deceased wives of members, \$10,080.00.

IV. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who have received sick benefits during 1914, 3,647.  
Amount of sick benefits paid, \$101,261.73.  
Number of weeks' sickness experienced during 1914, 20,879.  
Amount paid for medical attendance: None.  
Amount standing to credit of Sick Benefit Fund, \$31,970.76.

## V. ASSETS.

Cash value of real estate, less encumbrances .....	\$80,600 00
Cash value of mortgages .....	22,903 00
Bonds, debentures, etc. ....	1,011,743 81
Cash on hand held by Cashier.....	131 38
Cash on deposit to the Society's credit in the following chartered banks:	
Le Banque Nationale, Ottawa .....	414 87
Le Banque Nationale, Ottawa (Quebec deposit) .....	5,000 00
Provincial Treasurer, New Brunswick .....	5,000 00
Royal Bank, Ottawa (special) .....	433 48
Le Banque Provinciale .....	7,957 98
Dues and assessments due and unpaid .....	372 05
Interest due and accrued .....	18,687 13
Total assets, Insurance Fund (not extended).....	\$579,876 39
Total assets, Sick and Funeral Fund (not extended).....	31,970 76
Total assets, Guarantee Fund (not extended).....	679,688 95
All other assets .....	382,509 38
Total assets .....	<u>\$1,535,753 08</u>

## VI. LIABILITIES.

Amount of claims admitted by the Society .....	\$20,650 00
Amount of claims for death of members' wives .....	625 00
Dues to heirs of the social class, payable weekly.....	226,731 81
Aggregate amount of other liabilities .....	25 14
Total liabilities .....	<u>\$248,031 95</u>

## VII. MISCELLANEOUS.

Actions or proceedings instituted by or against the Society during 1914: None in Ontario.

Assessments are made monthly.

Twelve assessments were made during 1914, payable 1st of every month.

Certain changes were made in the organization and management of the Society during 1914.

The accounts were audited monthly.

The books of record are: Councils Ledgers, General Ledgers, Death Registers, auxiliary books, Members' Registers, Card Index, Social Class Instalment Ledger.

Names and addresses of auditors: Aurilien Bilanger and J. F. H. Laperriere, Ottawa.

Amount of bond of Secretary-Treasurer, \$5,000.00.

Amount of bond of Sub-Treasurer, \$1,000.00.

Amount of bond of Cashier, \$2,000.00.

Number of members in Ontario, 31st December, 1914, 7,203.

Amount of insurance in force in Ontario at 31st December, 1914, \$6,316,480.00.

Number of members in Ontario who died in 1914, 81.

Amount of death benefits paid to Ontario members in 1914, \$73,937.67.

Amount of disability benefits paid to Ontario members in 1914, \$1,393.58.



## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$43,035.69.

Cash received during 1914 from:

Application and initiation fees .....	\$842 85
Assessments and dues .....	526,746 83
Per capita tax .....	10 99
Transfer fees, degrees and cards .....	682 78
Supplies sold .....	642 00
Rent . . . . .	8,605 30
Interest and dividends .....	34,862 89
All other sources (detailed in memo.) .....	8,173 08
Cash received from payment of loans or investments (not extended), \$6,123.72.	

Total receipts .....	<u>\$580,566 72</u>
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Collection of fees .....	\$29,108 60
Refund of deposits to refused applicants .....	1,458 94
Commission and organization expenses .....	18,351 62
Law costs .....	560 01
Registration fees .....	236 00
Expenses of Triennial Meeting .....	2,125 90
Supplies bought .....	1,140 30
Travelling expenses .....	1,907 30
Rent, etc. ....	1,800 00
Managing officers' salaries, officers' fees .....	7,594 38
Medical examiners' fees .....	3,807 00
Clerk hire .....	11,536 30
Official journal .....	3,941 62
Printing and stationery .....	1,590 76
Postage, telegrams and express .....	2,055 43
Guarantee premiums .....	189 64
Maintenance and repairs of real estate, light, heat, and taxes.....	6,252 75
Other expenses .....	14,970 82

Total expenses of management .....	<u>\$108,627 37</u>
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(b) *Miscellaneous Expenditure.*

Life insurance claims .....	198,748 01
Advances to aged members, Class "A" .....	1,280 53
Sick benefits .....	101,261 73
Old age benefits .....	14,527 90
Members' wives' benefits .....	10,080 00
Redeemed policies .....	5,271 21
Total disability benefits .....	4,213 58
Refund of interest on purchase of bonds.....	2,567 25
Expenses, other than the foregoing (detailed in memo.) .....	3,318 14
For investments (not extended), \$161,403.35.	

Total expenditure .....	<u>\$449,895 72</u>
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Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	6,248	4,734,050 00	8,422 14	22	17,650 00
25-29.....	5,317	4,233,900 00	7,505 22	25	20,000 00
30-34.....	4,595	3,705,900 00	6,883 90	35	29,000 00
35-39.....	3,736	3,032,400 00	6,040 97	29	23,900 00
40-44.....	2,780	2,195,400 00	4,878 43	18	15,800 00
45-49.....	2,172	1,638,950 00	4,004 47	19	12,450 00
50-54.....	1,326	1,085,500 00	2,756 03	20	16,650 00
55-59.....	965	798,610 00	2,189 12	19	15,950 00
60-64.....	525	436,420 00	1,317 88	16	12,150 00
65-69.....	169	140,020 00	431 74	7	6,120 00
70-74.....	54	42,290 00	116 66	4	3,120 00
75-79.....	5	4,110 00	7 21	4	3,110 00
80-84.....	6	5,110 00	8 96	1	1,000 00
85 and over.....	.....	.....	.....	1	400 00
Totals.....	27,898	22,052,660 00	44,562 73	220	177,300 00

THE GRAND LODGE OF ONTARIO INDEPENDENT ORDER OF ODDFELLOWS.

(Returns Book, p. 107.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*To which are appended statements of the Auxiliary Bodies lettered below as  
A. B. C. and D.*

*Head Office, 229 College Street, Toronto.*

Organized 27th July, 1855; incorporated in Ontario, 5th February, 1875.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- D. M. McIntyre, Grand Master .....Toronto.
- William Brooks, Grand Secretary .....Toronto.
- W. J. McCormack, Grand Treasurer .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment Contracts in force 31st December, 1914: None.  
Amount covered by Contracts of Insurance other than Endowments.—None.

II. MOVEMENT IN INSURANCE CERTIFICATES.

- (a) Contracts of Endowments or benefits in the nature thereof.—None.
- (b) Contracts of Insurance other than Endowments, Sick Benefits or Funeral Benefits.—None.

III. FUNERAL BENEFITS.

The Subordinate Lodges undertake Funeral Benefits. The total membership of these lodges at the 31st December, 1914, was 53,655.  
The number of deaths in the Society in 1914 was 369.  
The amount of Funeral Benefits paid in 1914 in respect of deceased members was \$18,185.45.  
Number of members' wives died in 1914 (estimated), 133.  
Total amount of Funeral Benefits paid in respect of deceased wives, \$1,990.65.  
General Benefit Fund includes Sick and Funeral Benefits and General Expense Fund.  
Nurse Fund (maintained by a few lodges only), \$7,160.10.  
Contingent Fund, applicable to any purpose of the lodge, \$13,732.97.  
Widows' and Orphans' Fund, \$30,027.44.  
Total cash standing to credit of General Benefit Fund at 31st December, 1914, \$2,279,421.38.

IV. SICK BENEFITS.

The Subordinate Lodges undertake Sick Benefits.  
The total number of members who received Sick Benefits in 1914 was 4,235.  
The amount of benefits paid in 1914 in respect to sick members was \$103,022.78.  
The number of weeks' sickness experienced in 1914 was 36,055. Amount paid for medical attendance during 1914, \$17,279.52.  
Nursing, \$3,135.34.

## V. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Amount of real estate .....	.....	\$832,837 88
Amount of mortgages, etc. ....	.....	846,959 83
Cash in hands of Grand Secretary .....	\$50 00	
Amount of cash in Imperial Bank, Toronto .....	21,015 11	
Amount of cash in various banks.....	.....	440,800 36
Tax due from lodges .....	13,413 75	
All other assets .....	3,746 90	411,042 76
Total amount of assets .....	\$38,225 76	\$2,531,640 83

## VI. LIABILITIES.

	Grand Lodge.	Subordinate Lodges.
Funds at credit of defunct lodges .....	\$461 20	
Peace Monument Fund .....	49 72	
Balance due Subordinate Lodges .....	109 32	
Liabilities of Subordinate Lodges .....	.....	\$41,812 94
Tax due to Grand Lodge .....	.....	13,413 75
	\$620 24	\$55,226 69

## VII. MISCELLANEOUS.

Actions or proceedings instituted against the Society during 1914: None.

The books and accounts of the Subordinate Lodges were audited in January and July, 1914; and those of the Grand Lodge in April, 1914.

Names and post office addresses of Grand Lodge Auditors: Henry Clarke, Elora; Abner Fraser, Hamilton.

No changes were, during 1914, made in the Constitution and Rules in relation to insurance certificates or benefits.

Amount of bond of Grand Secretary, \$10,000.00.

Amount of bond of Grand Treasurer, \$10,000.00.

## VIII. CASH RECEIPTS.

Cash balance (Grand Lodge) from 1913 (not extended), \$16,394.13.

	Grand Lodge.	Subordinate Lodges.
Cash received during 1914 from:		
Initiation fees, degrees and cards .....	.....	\$53,765 07
Dues and reinstatements .....	.....	314,474 40
Per capita tax .....	\$26,364 75	
Fines .....	96 80	
Degrees and cards, Grand Lodge cards .....	9 00	
Charter fees .....	180 00	
Supplies sold .....	6,044 89	
Rent, interest and dividends .....	.....	101,178 70
Advanced to Home Fund .....	2,000 00	
Interest .....	878 40	
Home tax .....	10,543 05	
Mileage and per diem refund .....	5,124 60	
All other sources .....	1,211 48	151,890 91
Total receipts .....	\$52,452 97	\$621,309 08

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1914 for:		
Per capita tax .....	\$150 00	
Registration fee .....	25 00	
Expenses of annual meeting .....	14,717 05	
Rent .....	1,325 00	
Supplies bought .....	5,617 04	
Salaries, officers' and auditors' fees .....	4 888 99	
Official journal .....	761 30	
Printing, stationery and advertising .....	1,488 23	
Postage, telephone, telegrams and express .....	678 08	
Home tax .....	10,572 84	
Donation, "Hospital Ship" .....	1,000 00	
<i>Independent Oddfellow</i> .....	1,178 00	
Office furniture .....	556 35	
Law costs (retaining fee) .....	200 00	
Other management expenses (detailed in memo.) .....	4,624 11	\$160,787 51
Total expenses of management .....	\$47,781 99	\$160,787 51

(b) *Miscellaneous Expenditure.*

	Grand Lodge.	Subordinate Lodges.
Funeral benefits .....	.....	\$20,176 10
Benefits to widows and orphans .....	.....	20,129 20
Sick benefits .....	.....	103,022 78
Medical attendance and nursing .....	.....	20,414 86
Gratuities—special relief .....	.....	9,230 60
All other expenditure .....	.....	273,625 53
Grand total .....	\$47,781 99	\$607,386 58

(A) *The Oddfellows' Funeral Aid Association of the Counties of Lincoln and Welland.*

## ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Receipts (dues and interest) .....	\$467 61
Expenses of management .....	55 46
Paid funeral benefits .....	300 00
Balance in bank and invested .....	2,800 61

Initiated . . . . .	13
Died . . . . .	3
Suspended . . . . .	5
Membership, 31st January, 1915 .....	320

(B) Abstract from the returns of Rebekah Lodges to the Grand Lodge of Ontario,  
31st December, 1914.

	Males.	Females.	Total.
Number of members, 31st December, 1913 .....	3,957	6,460	10,417
Admitted during 1914 .....	1,045	1,644	2,689
Total .....	5,002	8,104	13,106
Deduct .....	383	615	998
Membership, 31st December 1914 .....	4,619	7,489	12,108

RECEIPTS.

Dues .....	\$4,081 18
Initiations .....	864 75
Rents, etc. ....	142 93
Miscellaneous .....	1,875 71
Total .....	\$6,964 57

EXPENDITURE.

Relief of members .....	\$67 45
Relief of orphans .....	15 00
Education of orphans .....	264 38
Special relief .....	426 75
Relief of families .....	37 00
Total .....	\$810 58

Amount paid out for working expenses, 1914..... \$6,756 73

Assets:	
Invested funds of Rebekah Lodges.....	16,988 52
Cash on hand, Rebekah Lodges .....	10,356 19
Total assets .....	\$27,344 71

(C) The following summary from the returns of the Grand Encampment shows the  
Membership and standing at 31st December, 1914.

Number of members as from last report .....	7,929
Initiated during the year ending 31st December, 1914 .....	720
Admitted by card during the year ending 31st December, 1914 .....	94
Reinstated during the year ending 31st December, 1914 .....	17
Error last report .....	2
Total membership at any time during 1914 .....	8,762



## Deductions:

Withdrawn by card .....	111	
Suspend by non-payment of dues .....	386	
Deceased .....	49	
Expelled .....	1	
		<hr/> 547

Net membership 31st December, 1914 ..... 8,215

Number of Patriarchs relieved in 1914.....	485	
Number of weeks' sickness experienced in 1914 .....	3,153 1-7	
Number of Patriarchs who died in 1914 .....	19	
Relief to widowed families .....		\$115 00
Amount paid for burying the dead in 1914 .....		520 75
Amount paid for special relief in 1914 .....		432 75
Amount paid for relief of Patriarchs (sick benefits) .....		4,690 55
		<hr/>
Total amount of relief paid .....		\$5,759 05

Receipts from all sources .....	\$26,320 05
Current expenses (Subordinates) .....	11,052 46
Cash assets (Subordinates) .....	26,795 19
Invested funds (Subordinates) .....	21,569 05

(D) Record of the Oddfellows' Mutual Aid Association of the City of London, Ontario.

## YEAR ENDING 31ST DECEMBER, 1914.

Number of members died in 1914 .....	2
Number of members 31st December, 1914 .....	49
Amount of cash received during the year 1914 .....	\$57 20
Amount of expenses in management in 1914 .....	0 96
Amount paid for death claims .....	51 50
Amount on hand 31st December, 1914 .....	53 31
Amount of call on each death .....	0 55

## THE PROVINCIAL GRAND ORANGE LODGE OF ONTARIO WEST.

(File I., page 25.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 39 Browning Avenue, Toronto, Ont.*

Organized 20th February, 1860; incorporated 11th September, 1891.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. J. Williams, M.D., Grand Master .....	Woodstock.
James F. Harper, Grand Treasurer .....	Hamilton.
W. M. Fitzgerald, Grand Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Primary Lodges, with a membership of 39,484.

Number of members of the Society who died during 1914, 360.

Total amount of funeral benefits paid in 1914, in respect of deceased members, \$1,567.53.

Amount standing to credit of Sick and Funeral Fund, \$37,963.21.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 153.

Total amount of benefits paid in 1914, in respect of sick members, \$2,238.17.

Number of weeks' sickness experienced in 1914, 889.

Amount paid for medical attendance during 1914, \$7,273.56.

## III. ASSETS.

	Grand Lodge.
Actual amount of cash on hand, 1st March, 1914 .....	\$ 80 85
Cash on deposit, Bank of Hamilton, Hamilton .....	5,718 99
Total . . . . .	<u>\$5,799 84</u>

## IV. LIABILITIES—None.

## V. MISCELLANEOUS.

The Society's accounts were audited March 4th, 1915, and the names and addresses of the auditors for 1914 are A. W. Wright, Toronto; W. H. Taylor, Aurora.

Books of account kept by the Society are: Cash Book, Receipt Book, and Ledger.  
Amount of bond of Treasurer, \$2,000.00.

VI. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$5,912.05.

Cash received during 1914 from:

Per capita tax and levies .....	\$9,114 40
Interest and dividends .....	77 50
Total .....	<u>\$9,191 90</u>

VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1914 for:		
Commission . . . . .	\$3,205 25	
Registration fee .....	25 00	
Expenses of annual meeting .....	106 40	
Supplies bought .....	20 00	
Travelling expenses .....	16 00	
Rent, light, heat and taxes .....	50 00	
Managing officers' salaries .....	1,125 00	
Printing, stationery and advertising .....	511 86	
Postage, telegrams and express .....	114 20	
Premium for guarantee of Lodge Officers .....	8 00	
All other .....	8 90	
Total expenses of management .....	<u>\$5,190 61</u>	

(b) *Miscellaneous Expenditure.*

Per capita tax and levies, other than for management..	1,463 50	
Sick benefits .....	.....	\$2 233 17
Funeral benefits .....	.....	1,567 53
Medical attendance .....	.....	7,273 56
Expenses, other than foregoing detailed in memo.....	2,650 00	
Totals . . . . .	<u>\$9,304 11</u>	<u>\$11,079 26</u>

THE GRAND LODGE OF THE SONS AND DAUGHTERS OF IRELAND  
PROTESTANT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 10th March, 1890; incorporated in Ontario 6th October, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

William Phillips, Past Grand President .....	Toronto.
Samuel Pollock,, Grand President .....	Toronto.
Loftus L. Reid, Grand Vice-President .....	Toronto.
James Steele, Grand Secretary .....	Toronto.
Robert Kerr, Grand Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which, at 31st December, 1914, was 515.

- Number of members who died during 1914, 7.
- Total amount of funeral benefits paid during 1914, \$600.00.
- No members' wives died during 1914.
- Total cash standing to credit of funeral fund, \$2,471.34.

II. SICK BENEFITS.

- Sick benefits are undertaken by Subordinate Lodges.
- Number of members who received sick benefits during 1914, 9.
- Amount of sick benefits paid in 1914, \$143.00.
- Number of weeks' illness experienced in 1914, 44.
- Amount paid for medical attendance during 1914, \$391.69.
- Amount of cash standing to credit of sick fund, \$2,471.34.

III. ASSETS.

	Grand Lodge.	Subordinates.
Cash, 31st December, 1913, in Metropolitan Bank, Toronto..	\$2,471 34	
Total assets .....	\$2,471 34	

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

- Assessments are made quarterly.
- Four assessments were made during the year 1914, payable March, June, September and December.
- The Society's accounts were duly audited February 20th, 1915.

Books of record or accounts kept for purposes of insurance certificates are as follows: Cash Book and Ledger.

Names and post office addresses of auditors for 1914: W. J. Dunlop and Alexander Douglas, Toronto.

No changes were made, in 1914, in the organization or management of the Society.  
No changes were made in the constitution and rules, in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), Grand Body, \$2,282.54; Subordinate, no information.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Initiations .....		\$1,515 50
Application fees .....		115 00
Assessments .....	\$846 85	.....
Supplies sold .....	54 75	.....
Interest .....	35 20	.....
Total .....	<u>\$936 80</u>	<u>\$1,630 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1914 for:		
Registration fee .....	\$3 00	.....
Expenses of meeting .....	13 40	.....
Travelling expenses .....	5 00	.....
Salaries .....	40 00	.....
Printing, stationery and advertising .....	46 00	.....
Postage, etc. ....	8 80	.....
Supplies bought .....	31 80	.....
Total expenses of management .....	<u>\$148 00</u>	.....

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	600 00	.....
Sick benefits .....		\$143 00
Medical attendance .....		391 69
Grand total .....	<u>\$748 00</u>	<u>\$534 69</u>



## TORONTO POLICE BENEFIT FUND.

(File I., p. 9.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914

*Head Office, Police Headquarters, Toronto.*

Organized in January, 1882, incorporated, 2nd March, 1882.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

George Guthrie, Chairman .....	Toronto.
Thos. Bustard, Secretary .....	Toronto.
Col. H. J. Grasett, Treasurer .....	Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof:		
Contracts in force 31st December, 1913 .....		622
New contracts taken during 1914 .....		68
		<hr/>
		690
Deductions:		
Contracts surrendered in 1914 .....	30	
Contracts matured in 1914 .....	4	
		<hr/>
		34
		<hr/>
Net endowment contracts on foot 31st December 1914 .....		656
		<hr/>

## V. ASSETS.

Mortgages . . . . .	\$ 25,100 00
Bonds, debentures, etc. . . . .	316,048 67
Cash on deposit in Imperial Bank, Toronto . . . . .	45,078 60
Cash on deposit in City Treasury . . . . .	166,607 06
	<hr/>
Total assets . . . . .	\$552,834 33
	<hr/>

## VII. MISCELLANEOUS.

No actions were instituted by or against the Society in 1914.

Twelve assessments were made during the year 1914, payable the first day of each month.

The Society's accounts for the year 1914 were duly audited on the 25th day of January, 1915.

The books of account and record are: Pensioners' Ledger and Minute Book.

The auditors for 1914 were Walter Sterling and J. C. McMulkin, Toronto.

No changes were made during the year 1914 in the Constitution and Rules of the Society in relation to assessments and pensions.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$156,314.73.

Cash received during 1914 from:

Assessments . . . . .	\$50,346 54
Fines . . . . .	279 62
Interest and dividends . . . . .	22,041 27
Other sources . . . . .	15,862 46
Cash received from investments (not extended), \$150.00	

Total receipts . . . . .	\$88,529 89
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## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs and medical . . . . .	\$207 00
Printing, stationery, etc. . . . .	101 00

Total expenses of management . . . . .	\$308 00
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(b) *Miscellaneous Expenditure.*

Endowments or payments in the nature thereof . . . . .	28,382 37
Benefits to widows and orphans . . . . .	1,600 00
Refund of sick stoppages . . . . .	466 84
Refund criminal justice . . . . .	1,106 45
All other expenditure . . . . .	1,445 30

Total expenditure . . . . .	\$33,308 96
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## THE HAMILTON POLICE BENEFIT FUND.

(Returns Book, p. 513.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

Organized 8th December, 1890; incorporated 13th February, 1891.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Clark, President .....	Hamilton.
Thomas A. Brown, Secretary .....	Hamilton.
William Hawkins, Committeeman .....	Hamilton.
Henry Sayer, Committeeman .....	Hamilton.
William Hay, Committeeman .....	Hamilton.
Charles Green, Committeeman .....	Hamilton.
Alexander Smith, Treasurer .....	Hamilton.

### III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 93.

Total amount of funeral benefits paid during 1914.—None.

Number of members of the Society who died during 1914.—None.

### V. ASSETS.

Cash value of mortgages .....	\$64,400 00
Bonds, debentures, etc. ....	10,000 00
Cash on deposit to Society's credit in Bank of Hamilton .....	6,880 95
Interest due . . . . .	2,173 46
Total . . . . .	<u>\$83,454 41</u>

### VI. LIABILITIES.

Total amount of liabilities at 31st December, 1914, \$151.31.

### VII. MISCELLANEOUS.

No action was instituted against the Society during 1914.

Twenty-four assessments were made during 1914.

The books of record for purposes of insurance certificates are Members' Register, etc.

The accounts for the year 1914 were duly audited 21st January, 1915.

Names and addresses of auditors: Samuel H. Kent and Walter Anderson, Hamilton.

VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,955.37.	
Cash received during 1914 from:	
Assessments . . . . .	7,937 19
Interest . . . . .	4,410 65
Repayment of loan, \$14,100.00.	
	<hr/>
Total receipts . . . . .	\$12,347 84
	<hr/> <hr/>

IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:	
Law costs . . . . .	\$17 04
Registration fee . . . . .	3 00
Salaries and auditors, etc. . . . .	20 00
Printing . . . . .	39 50
	<hr/>
	\$79 54

(b) Miscellaneous Expenditure.

Pensions to members . . . . .	1,442 72
For investments (not extended), \$20,000.00.	
	<hr/>
Total expenses . . . . .	\$1,522 26
	<hr/> <hr/>

## LONDON POLICE BENEFIT FUND ASSOCIATION.

(Returns Book, p. 370.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Police Headquarters, London.*

Organized 1st January, 1887; incorporated 12th March, 1887.

The Executive Officers of the Society at the 31st December, 1914, were as follows.

Robert Egelton, Chairman .....London.  
 Cecil McRoberts, Secretary .....London.  
 W. T. Williams, Treasurer .....London.

## V. ASSETS.

Bonds, debentures, etc. ....	\$47,663 52
Cash on deposit to the Association's credit in the Huron & Erie Loan and Savings Co. ....	11,392 03
Total assets .....	<u>\$59,055 55</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No action or proceeding was instituted or prosecuted by or against the Society.

A percentage is deducted from salaries monthly. The Society's accounts for 1914 were duly audited, January, 1915.

The books of record or account kept are: Minute Book, Ledger and Journal.

Names and addresses of auditors for 1914: James S. Bell and Thomas Nickle,  
 London.

No changes in the organization or management or the constitution and rules of the Society have been made during the year 1914.

Number of members on 31st December, 1914, 50.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$9,509.30.

Cash receipts for 1914:

Dues . . . . .	\$3,109 02
Interest and dividends . . . . .	2,394 99
All other sources . . . . .	883 00
Debentures matured (not extended), \$16,000.000.	

Total receipts ..... \$6,387 01



IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration . . . . .	\$3 00
Salaries . . . . .	10 00
Other expenses . . . . .	1 50
<hr/>	
Total expenses of management . . . . .	\$14 50

(b) Miscellaneous Expenditure.

Gratuities and pensions . . . . .	489 78
For investments, etc. (not extended), \$20,000.00.	
<hr/>	
Total expenditure . . . . .	\$504 28
<hr/>	

THE OFFICERS' WIDOWS AND ORPHANS' FUND OF THE BANK OF BRITISH  
NORTH AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, St. James Street, Montreal.*

Head Office in Ontario: The office of the Bank of British North America, corner  
Yonge and Wellington Streets, Toronto, Ontario.

Organized 14th October, 1891.

The Executive Officers of the Fund at the 31st December, 1914, were as follows:

H. B. MacKenzie, President .....	Montreal, Que.
J. Dodds, Vice-President .....	London, England.
J. Anderson, Trustee .....	Montreal, Que.
O. R. Rowley, Trustee .....	Montreal, Que.
H. A. Harvey, Trustee .....	Montreal, Que.
J. McEachern, Trustee .....	Winnipeg, Man.
R. P. Fraser, Hon. Secretary-Treasurer .....	Montreal, Que.

I. AND II. SICK AND FUNERAL BENEFITS.—None.

III. ASSETS.

Cash value of mortgages .....	\$25,000 00
Cash value of bonds, debentures, etc. ....	229,496 96
Cash in deposit to credit of fund, not drawn against, in the following chartered bank:	
Bank of British North America, Montreal, Que. ....	28,500 55
Total assets .....	<u>\$282,997 51</u>

V. MISCELLANEOUS.

No assessments are made.

The Fund's accounts were duly audited during 1914 on the 31st October, 1914.

Books of record and account kept of the Fund are as follows: Cash Book, Journal,  
Individual Ledger, Annuity Book, Record of Births, Marriages and Deaths, Minute Book  
and Register of Investments.

Names and post office addresses of the auditors for 1914 were as follows: Price  
Waterhouse & Co., 21 Commercial Union Building, Montreal, Que.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$21,665.72.

Cash received during 1914 from:

Interest . . . . .	\$16,882 04
Subscriptions from married members, and fees from unmarried mem- bers . . . . .	12,673 26
Donations from Bank .....	7,440 72
Cash received from repayments of loan (not extended), \$331.02.	

Total receipts .....	<u>\$36,996 02</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$31 00
Registration fee .....	10 00
Salary for Actuary .....	125 00
Total expenses of management .....	<u>\$166 00</u>

*(b) Miscellaneous Expenditure.*

Benefits to widows and orphans .....	6,932 27
Other expenditure .....	1,248 44
For investments, etc. (not extended), \$22,143.50.	
Total expenditure .....	<u><u>\$8,346 71</u></u>

## TORONTO TYPOGRAPHICAL UNION, No. 91.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized in 1844; incorporated in Ontario, 13th September, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Duncan McDougall, President .....	Toronto.
E. G. How, Treasurer .....	Toronto.
Samuel Hadden, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by this Society, the total membership of which is 1,114.

Number of members who died during 1914, 9.

Amount of funeral benefits paid in 1914, \$450.00.

Total cash standing to credit of sick and funeral fund, 31st December, 1914, \$3,815.62

## II. SICK BENEFITS.

Number of members who received sick benefits in 1914, 98.

Amount of sick benefits paid in 1914, \$1,660.00.

Number of weeks' sickness experienced in 1914, 289.

## III. ASSETS.

Sick and Funeral Fund (Merchants Bank) .....	\$3,815 62
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's books were audited during 1914 quarterly.

Names and addresses of auditors for 1914 were as follows: D. S. Johnston, Ernest Webb, and J. Welsh, Toronto, Ont.

Books kept for the purposes of benefit fund: Treasurer's and Financial Secretary's Ledgers, Treasurer's Cash Book and Ledger.

No changes were made in the rules relating to sick benefits.

Amount of bond of Secretary, \$500.00.

Amount of bond of Treasurer, \$500.00.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$3,620.45.	
Cash received during 1914 from:	
Dues . . . . .	\$2,195 70
Interest . . . . .	109 47
Other sources (International Union) . . . . .	3,200 00
<hr/>	
Total receipts . . . . .	\$5,505 17
<hr/>	

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:  
All management expenses are paid by the Union.

(b) Miscellaneous Expenditure.

Sick benefits . . . . .	\$1,660 00
Funeral benefits (\$3,200.00 paid by International) . . . . .	3,650 00
<hr/>	
Total expenditure . . . . .	\$5,310 00
<hr/>	



## METHODIST BOOK AND PUBLISHING HOUSE EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 29-33 Richmond Street West, Toronto.*

Organized 8th November, 1894; incorporated 11th February, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Robert H. Self, President .....Toronto.  
 J. W. Davis, Vice-President .....Toronto.  
 A. J. Saunders, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 189.

Number of members who died during 1914, 1.

Amount of funeral benefits paid in 1914, \$75.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 26.

Amount of benefits paid in 1914, \$420.50.

Number of weeks' sickness experienced in 1914, 86.

Balance to credit of fund, \$834.69.

## III. ASSETS.

Cash in Imperial Bank .....	\$834 69
Total . . . . .	<u>\$834 69</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The accounts of the Society were audited 8th January, 1915.

The books of account kept by the Society are: Cash Book and Record Book.

Names and addresses of auditors of accounts for 1914: Geo. A. Rumsby and Robt.

H. Self, Toronto, Ont.

Assessments are made weekly and are payable each Saturday.

Number of assessments made during 1914, 32.

No changes were, during 1914, made in the Constitution and Rules in relation to insurance certificates.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$770.49.

Cash received during 1914 from:

Dues . . . . .	\$619 50
Interest . . . . .	21 60
Total receipts . . . . .	<u>\$641 10</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Salaries . . . . .	51 00
Printing . . . . .	26 05
Postage, etc. . . . .	1 35
Total expenses of management . . . . .	<u>\$81 40</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	75 00
Sick benefits . . . . .	420 50
Total expenditure . . . . .	<u>\$576 90</u>

## HIS MAJESTY'S ARMY AND NAVY VETERANS' SOCIETY (TORONTO).

(File p. 35.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 9th August, 1887; incorporated in Ontario, 25th January, 1888.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. A. Collins, President .....	Toronto.
T. M. Burn, Vice-President .....	Toronto.
W. H. Cooper, Secretary .....	Toronto.
G. H. Youell, Treasurer .....	Toronto.
Charles Bolton, Trustee .....	Toronto.
T. A. J. Moon, Trustee .....	Toronto.
F. Jones, Trustee .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 146.

Number of members who died during 1914, 1.

Amount paid for funeral benefits, \$50.00.

## III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the following chartered bank:

Bank of Commerce, Toronto .....	\$2,285 83
Other assets .....	434 37
Total assets .....	<u>\$2,720 20</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments are made, monthly payments being required.

The following books of record are kept: Minute Book, Cash Book and Ledger.

The accounts were audited June and December, 1914.

Names and addresses of auditors for 1914 were as follows: Joseph Richards and Thomas Chiddenton, Toronto.

Treasurer's bond, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$2,161.44.

Cash received during 1914 from:

Honorary members' fees .....	\$47 00
Initiation fees .....	48 00
Dues . . . . .	386 80
Supplies sold .....	18 40
Interest . . . . .	65 28
Other sources .....	80 02
Total . . . . .	<u>\$645 50</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Commission and organization expenses .....	\$10 30
Salaries, officers' and auditors' fees .....	61 50
Registration fee .....	3 00
Printing . . . . .	74 51
Supplies bought .....	58 91
Rent, light, etc. ....	29 00
Postage, express, etc. ....	1 50
Premium for guarantee of Lodge Officer .....	1 00
Other expenditures .....	38 74
Memorial Board .....	126 50
Total expenses of management .....	<u>\$404 96</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Gratuities to distressed members .....	65 15
Total expenditure .....	<u>\$520 11</u>

H. M. ARMY AND NAVY VETERANS' SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Foresters' Hall, James Street N., Hamilton, Ont.*

Organized 5th October, 1889, and incorporated 4th January, 1897.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Gardner, President .....Hamilton.  
Richard Fleming, Treasurer .....Hamilton.  
Edward B. Wyatt, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 109.

Four members died during 1914, and funeral benefits were paid amounting to \$400.00.

Amount standing to credit of Funeral Benefit Fund, \$1,408.94.

II. SICK BENEFITS.

Amount paid for medical attendance ..... \$109 00

III. ASSETS.

Cash on hand .....	\$6 19
Cash deposited with the Hamilton Provident and Loan Society.....	1,402 75
Total assets .....	<u>\$1,408 94</u>

IV. LIABILITIES.

Funeral benefits unpaid at 31st December, 1914 ..... \$100 00

V. MISCELLANEOUS.

The Society's accounts were duly audited on January 18th, 1915.

Names and post office address of the auditors for 1914: W. H. Porter and Wm. Jones, Hamilton.

The books of account kept by the Society are: Minute Book, Cash Book and Ledger. Certain changes were made in the by-laws during 1914.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,642.77.

Cash received during 1914 from:

Initiation fees .....	\$14 50
Supplies sold .....	5 45
Dues .....	372 80
Donations .....	169 50
Interest .....	48 53
<hr/>	
Total receipts .....	\$610 78
<hr/>	

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Commission .....	\$41 75
Supplies bought .....	10 40
Travelling expenses .....	2 00
Registration fee .....	3 00
Salaries .....	33 18
Rent .....	15 00
Printing, etc. ....	82 25
Postage .....	10 80
Other expenditures .....	128 13
<hr/>	
Total management expenses .....	\$326 51

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	400 00
Medical attendance .....	109 00
Gratuities .....	9 10
<hr/>	
Total expenditure .....	\$844 61
<hr/>	

## BARTENDERS' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized August, 1900; incorporated 18th August, 1900.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Chas. Batchelor, President ..... Toronto.  
 J. Seymour, Treasurer ..... Toronto.  
 H. Tindale, Rec. Secretary ..... Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 60.

Number of members who died during 1914, 1.

Amount of funeral benefits paid in respect of deceased members, \$100.00.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 6.

Amount of sick benefits paid during 1914, \$123.00.

Number of weeks' sickness experienced during 1914, 31.

Amount paid for medical attendance during 1914, \$87.50.

Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1914, \$3,380.97.

## III. ASSETS.

Cash on hand .....	\$0 05
Cash in Home Bank of Canada .....	\$3,380 92
Total assets .....	<u>\$3,380 97</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited 15th January, 1915.

Names and addresses of the auditors of accounts for 1914: George Stroud and Thos. Watts, Toronto.

No changes were, during 1914, made in the organization and management or in the Constitution and Rules of the Society in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$3,314.11.

Cash received during 1914 from:

Dues . . . . .	\$328 44
Interest . . . . .	100 05
Supplies sold . . . . .	1 40
Total receipts . . . . .	<u>\$429 89</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Rent . . . . .	18 00
Salaries . . . . .	8 00
Postage and printing . . . . .	5 28
Supplies bought . . . . .	14 25
Total expenses of Management . . . . .	<u>\$48 53</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	100 00
Sick benefits . . . . .	123 00
Medical attendance . . . . .	87 50
Other expenditure . . . . .	4 00
Total expenditure . . . . .	<u>\$363 03</u>

## TORONTO RAILWAY EMPLOYEES' UNION AND BENEFIT SOCIETY.

ANNUAL STATEMENT OF THE BENEFIT FUND FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Church Street, Toronto.*

Organized 24th August, 1893, and incorporated in Canada, 30th November, 1893;  
re-incorporated in Ontario, 26th April, 1897.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James Scott, President .....Toronto.  
W. D. Robins, Financial Secretary .....Toronto.  
Jos. Gibbons, Business Agent, Rec. Secretary and Treasurer  
(Labor Temple) .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the International body. Membership of local body, 2,184.

Number of members who died during 1914, 11.

Amount of funeral benefits paid in respect of deceased members, \$3,600.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 311.

Total amount of benefits paid in 1914 in respect of sick members, \$4,123.81.

Number of weeks' sickness experienced in 1914, 714 4-7.

Amount paid for medical attendance during 1914, \$1,364.00.

Amount standing to credit of Sick Fund, 31st December, 1914, \$1,579.98.

## III. ASSETS.

Cash in Home Bank of Canada, 31st December, 1914 .....	\$1,579 98
Total . . . . .	<u>\$1,579 98</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were audited for 1914 on the last day of March, June, September and December.

Name and address of auditor for 1914 was as follows: Geo. Cooney, Toronto.

The books of account kept by the Society are: Due Book, Cash Book and Ledger.

Certain changes were made during 1914 in the constitution and rules in relation to benefits.

Amount of bond of Secretary, \$500.

Amount of bond of Treasurer, \$1,000.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1913, \$381.79.

Cash received during 1914 from:

Dues . . . . .	\$6,686 00
International Union . . . . .	3,600 00
Total receipts . . . . .	<u>\$10,286 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

All expenses of management are paid from the general fund.

(b) *Miscellaneous Expenditure.*

Funeral benefits (paid by International) . . . . .	\$3,600 00
Sick benefits . . . . .	4,123 81
Medical attendance . . . . .	1,364 00
Total expenditure . . . . .	<u>\$9,087 81</u>



## THE DOMINION EXPRESSMEN'S SICK BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, King and Simcoe Sts., Toronto, Ont.*

Organized 30th November, 1890, and incorporated in Ontario 6th Decemberr, 1893.

The Executive Officers of the Association at the 31st December, 1914, were as follows:

William C. Jex, President, Dominion Express .....Toronto.  
 W. M. Carruthers, Secretary-Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Association. Membership, 1,098.

Number of members who died during 1914, 6.

Amount of funeral benefits paid, \$800.00.

Cash standing to credit of Funeral Benefit Fund, \$144.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Association.

Number of members who received sick benefits in 1914, 241.

Total amount of sick benefits paid in 1914, \$5,485.91.

Number of weeks' sickness experienced in 1914, 914.

Total amount of cash standing to the Credit of Sick Benefit Fund at 31st December, 1914, \$4,714.36.

## III. ASSETS.

Cash in Dominion Bank, Toronto, Sick Benefit .....	\$4,714 36
Cash in Dominion Bank, Toronto, Funeral Benefit Fund .....	144 00
Total assets . . . . .	<u>\$4,858 36</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance or benefit certificates monthly.

Twelve such assessments were made during the year 1914.

The Society's books were duly audited on January 12th, 1914.

The following books of record and account are kept for the purpose of benefits: Ledger, Index Book and Bank Books.

The names and post office addresses of the auditors for 1914 were as follows: C. A. Girvin, W. J. Wilson, and A. H. McInnis, Toronto.

Amount of bond of Secretary-Treasurer, \$500.

## VII. CASH RECEIPTS.

Amount of cash on hand 31st December, 1913, \$4,931.92.

Cash received during 1914 from:

Dues . . . . .	\$6,778 50
Initiations . . . . .	69 50
Interest . . . . .	111 85
Total receipts . . . . .	<u>\$6,959 85</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration . . . . .	\$10 00
Salaries, officers' and auditors' fees . . . . .	506 00
Printing, stationery and advertising . . . . .	152 50
Guarantee for Secretary-Treasurer . . . . .	5 00
Postage . . . . .	12 00
Slips returned, etc. . . . .	62 00
Total expense of management . . . . .	<u>\$747 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	800 00
Sick benefits . . . . .	5,485 91
Total expenditure . . . . .	<u>\$7,033 41</u>

WM. & J. G. GREEY'S EMPLOYEES MUTUAL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 6 Church Street, Toronto.*

Organized 1887; incorporated 11th January, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Arthur Goss, President .....Toronto.  
J. G. Greey, Treasurer .. .....Toronto.  
F. D. Hunt, Secretary .....Toronto.

II. SICK BENEFITS.

Number of members in the Society at 31st December, 1914, 68.  
Number of members who received sick benefits during 1914, 18.  
Total amount of sick benefits paid during 1914, \$226.54.  
Number of weeks' sickness experienced during 1914, 56 5-6.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$220.64.

III. ASSETS.

Cash in Imperial Bank, Toronto .....	\$220 64
Total assets .....	\$220 64

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One member's wife of the Society died in 1914.  
Assessments were made for the purpose of benefits monthly, and special assessments when required.  
Eleven such assessments were made during the year 1914.  
The Society's books were duly audited January, April, July, and December, 1914.  
The following books of record are kept: Minute Book, Secretary's and Treasurer's Cash Books.  
Names and post office addresses of the auditors for 1914 were as follows: J. H. Atkinson and F. J. Martin, Toronto.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$190.12.	
Cash received during 1914 from:	
Assessments . . . . .	\$206 00
Interest . . . . .	5 30
Donation from firm .....	51 26
Total . . . . .	\$262 56

VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:	
Registration fee .....	\$3 00
Secretary . . . . .	2 50
<hr/>	
Total management expenses .....	\$5 50

(b) Miscellaneous Expenditure.

Sick benefits .....	226 54
<hr/>	
Total expenditure .....	\$232 04
<hr/>	

KARN & CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Woodstock, Ontario.*

Incorporated in Ontario, January 22nd, 1900.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Leo, Matthew, President .....	Woodstock.
W. Holmes, Vice-President .....	Woodstock.
John Page, Secretary-Treasurer .....	Woodstock.

I. FUNERAL BENEFITS.

Number of members who died during 1914, one.  
Amount of funeral benefits paid during 1914, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 64.  
Number of members who have received sick benefits during 1914, 12.  
Number of weeks' sickness experienced during 1914, 37¼.  
Amount paid in respect of sick members during 1914, \$111.75.  
Amount paid for medical attendance, \$99.75.  
Total amount of cash standing to credit of fund at 31st December, 1914, \$1.59.

III. ASSETS.

Cash in Bank of Nova Scotia, Woodstock .....	\$0 84
Cash on hand .....	0 75
Total assets .....	<u>\$1 59</u>

IV. LIABILITIES.

Funeral benefits unpaid, December 31st, 1914.....	\$25 00
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V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the tenth day of the month.  
The accounts were audited on the 17th January, 1915.  
Names and addresses of auditors: W. E. Gould and A. J. Watford, Woodstock.  
Books of account kept: Cash Book, Ledger, Membership and Minute Book.



VII. CASH RECEIPTS.

Balance from 1913 (not extended), \$23.99.	
Cash received during 1914 from:	
Assessments . . . . .	\$198 50
Total receipts . . . . .	<u>\$198 50</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration . . . . .	\$3 00
Salaries . . . . .	6 40
Total expenses of management . . . . .	<u>\$9 40</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	111 75
Medical attendance . . . . .	99 75
Total expenditure . . . . .	<u>\$220 90</u>

THE COCKSHUTT PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Brantford.*

Incorporated in Ontario, August 19th, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

H. Cockshutt, Hon. President .....Brantford.  
George Wedlake, President .....Brantford.  
F. Scattergood, First Vice-President .....Brantford.  
A. Balne, Second Vice-President .....Brantford.  
E. L. Kirkpatrick, Secretary.....Brantford.  
Peter M. Yule, Treasurer. ....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 374.  
Number of members who died during 1914, two; and funeral benefits were paid amounting to \$80.00.  
Total cash standing to credit of Funeral Benefit Fund at 31st December, 1914, \$459.86.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixty-nine members received sick benefits during 1914, amounting to \$971.47.  
Number of weeks' sickness experienced in 1914, 243½.

III. ASSETS.

Cash in Bank of Montreal, Brantford ..... \$459 86

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly or oftener if necessary.  
The Society's accounts were audited January 14th, 1915.  
The books of record kept are as follows: Assessment Book, Financial Detail Book, Cash Book, Minute Book.  
Names and post office addresses of the auditors of accounts of 1914: R. G. Ashbury and Herbert E. Chittenden, Brantford.  
No changes were made in regard to sick benefits during 1914.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$506.93.

Cash received during 1914 from:

Assessments . . . . .	\$1,184 30
Interest and dividends . . . . .	12 44
Total . . . . .	<u>\$1,196 74</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs . . . . .	\$0 50
Registration fee . . . . .	3 00
Printing, stationery and advertising . . . . .	9 25
Officers' salaries, etc. . . . .	155 00
Postage . . . . .	0 05
Total . . . . .	<u>\$167 80</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	80 00
Sick benefits . . . . .	971 47
Gratuities . . . . .	24 00
Grand total . . . . .	<u>\$1,243 27</u>

## COBBAN MANUFACTURING COMPANY'S EMPLOYEES' MUTUAL BENEFIT

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 19th January, 1889; incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. Yarrow, President .....Toronto.  
 H. Meade, Secretary .....Toronto.  
 J. Pollard, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society; total membership at 31st December, 1914, 78.

Number of members who died during 1914, 2.

Amount of funeral benefits paid during 1914, \$60.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 12.

Amount paid for sick benefits during 1914, \$162.25.

Number of weeks' sickness experienced in 1914, 54½.

Total amount of cash standing to credit of Sick Benefit Fund, \$150.00.

## III. ASSETS.

Cash on deposit in Dominion Bank, Toronto.....	\$150 00
Total assets .....	<u>\$150 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on December 21st, 1914.

The books of record are Cash Book and Ledger.

Names and addresses of auditors for 1914 were as follows: Frank Hewson and Robert J. Orr, Toronto.

Treasurer's bond, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$134.63.

Cash received during 1914 from:

Initiation fees .....	\$8 50
Dues . . . . .	271 50
Interest . . . . .	3 49
Total . . . . .	<u>\$283 49</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Salaries, officers' and auditors' fees .....	\$21 00
Registration fee .....	3 00
Premium for guarantee of officers .....	2 50
Total expenses of management .....	<u>\$26 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	60 00
Sick benefits .....	162 25
Other expenditure .....	19 37
Total expenditure .....	<u>\$268 12</u>



THE LOYAL TRUE BLUE ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Orillia, Ont.

Organized 30th November, 1875; incorporated 28th June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Robert C. Newman, Grand Master ..... Toronto.  
D. H. Church, Grand Secretary .....Orillia.  
Mrs. Tressa Burnett, Grand Treasurer.....Toronto.

I. FUNERAL BENEFITS.

The funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1914, was about 4,915.  
Total number of members who died during 1914, 15.  
Amount of funeral benefits paid in respect of deceased members in 1914, \$1,450.00.  
Cash standing at credit of Funeral Fund at 31st December, 1914, \$822.28.

II. SICK BENEFITS.

The sick benefits are optional with Subordinate Lodges.  
Number of members who received sick benefits during 1914, 16.  
Amount of benefits paid in 1914 in respect of sick members, \$153.72.  
Number of weeks' sickness experienced in 1914, 59.  
Amount paid for medical attendance, \$132.50.  
Total amount standing to credit of Sick Benefit Fund, \$885.04.

III. ASSETS.

	Grand Body.	Subordinate Lodges.
Real estate, less incumbrances .....		\$1,000 00
Bank of Nova Scotia, Toronto .....	\$1,022 95	
All other assets .....	1,500 00	
Totals . . . . .	\$2,522 95	\$1,000 00

IV. LIABILITIES.

Aggregate amount of all liabilities .....	\$140 75
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## V. MISCELLANEOUS.

Assessments on account of benefit certificates are made monthly; oftener when necessary: Twelve assessments were made during the year 1914 payable the 1st of each month.

The books and accounts were duly audited on August 14th, 1914.

The books of record and account kept by the Society are Day Book, Ledger, and Register.

Names and addresses of the auditors for 1914: W. A. Ringer, Picton, and W. G. Farley, Toronto.

Amount of bond of Grand or Supreme Secretary, \$1,000.

Amount of bond of Grand or Supreme Treasurer, \$1,000.

Certain changes were made in the constitutions and rules during 1914.

## VII. CASH RECEIPTS.

	Grand Body.
Cash balances from 1913 (not extended), \$1,104.33.	
Cash received during 1914 from:	
Assessments . . . . .	\$1,842 03
Per capita tax and levies . . . . .	911 44
Charter fees . . . . .	55 00
Supplies sold . . . . .	435 78
Interest . . . . .	21 05
All other sources . . . . .	38 70
Total receipts . . . . .	<u>\$3,304 00</u>

## VIII. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Lodges.
Cash paid during 1914 for:		
Commission . . . . .	\$65 00	
Registration fee . . . . .	25 00	
Annual meeting . . . . .	51 30	
Supplies bought . . . . .	299 44	
Travelling expenses . . . . .	101 30	
Salaries, Officers' and Auditors' fees . . . . .	955 32	
Printing, stationery and advertising . . . . .	344 45	
Postage, telegrams and express . . . . .	71 47	
Premiums for guarantee of lodge officers . . . . .	12 50	
Other expenditures (Orphanage account) . . . . .	9 60	
Total management expenses . . . . .	<u>\$1,935 38</u>	

## (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	1,450 00	
Sick benefits . . . . .		\$153 72
Medical attendance . . . . .		132 50
Total expenditure . . . . .	<u>\$3,385 38</u>	<u>\$286 22</u>

## LOYAL TRUE BLUE ORPHANAGE.

The Executive Officers of the Branch at the 13st December, 1914, were as follows:

Wm. M. Fitzgerald, President .....	Toronto.
Mrs. J. Reynolds, Secretary.....	Hamilton.
Mrs. Geo. Burnett, Treasurer .....	Toronto.

## CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,077.72.

Cash received during 1914 from:

Interest and dividends . . . . .	\$53 19
Donations . . . . .	8,735 31
Total receipts . . . . .	<u>\$8 788 50</u>

## CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Commission and Organization expenses .....	\$48 83
Supplies bought . . . . .	1,453 70
Travelling expenses . . . . .	228 45
Rent, light, heat and taxes .....	825 80
Salaries . . . . .	2,182 50
Printing, etc. . . . .	199 45
Postage, telephones, telegrams and express .....	163 09
Premiums for guarantee of officers .....	5 00
Other management expenses . . . . .	2,701 68
Total expenses of management .....	<u>\$7,808 50</u>

*(b) Miscellaneous Expenditure.*

Medical attendance . . . . .	37 50
Total expenditure . . . . .	<u>\$7,846 00</u>

## ASSETS.

Real estate, less incumbrances . . . . .	\$18,000 00
Bank of Nova Scotia, Toronto .....	2,020 22
All other assets . . . . .	2,500 00
Total . . . . .	<u>\$22,520 22</u>

## LIABILITIES.

Mortgage . . . . .	\$6,000 00
Unpaid accounts and salaries . . . . .	605 02
Total . . . . .	<u>\$6,605 02</u>

## THE FEDERATED ASSOCIATION OF LETTER CARRIERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 420 Gladstone Avenue, Toronto, Ont.*

Organized 15th September, 1891; incorporated 21st June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Wm. H. Hoop, President ..... Winnipeg, Man.  
 Alex. McMordie, Secretary-Treasurer ..... Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

Contracts in force 31st December, 1913 .....	968
Add contracts taken during 1914, new or renewed .....	100
Gross number on foot at any time during 1914 .....	1,068
Contracts matured in 1914 * .....	8
Contracts lapsed in 1914 .....	93
Total deductions .....	101
	<u>101</u>
Net contracts on foot 31st December, 1914 .....	967
Number of certificates temporarily suspended .....	13

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash on deposit in Canadian Bank of Commerce, Toronto .....	\$3,254 67
Total assets .....	<u>3,254 67</u>

VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1913.

Nine assessments were made during 1914.

The amount payable at each death being one assessment from each and every member in good standing on the date of said death.

The Society's accounts were duly audited for 1914 on January 23rd, 1915.

The books of record or account kept for purposes of insurance certificates or benefits are: Certificate Register, Roll Book, Day Book, Ledger.

\*Assessments are made for purposes of life insurance certificates on date of death of a member, and are payable within 30 days, one advance assessment being kept on hand.

Names and post office addresses of the auditors for 1914: Frank Secord, H. S. Tipple, and C. J. Onley, Toronto.

Number of members in Ontario, 360.

Number of members in Ontario who died during 1914, one.

Amount paid as death claims to Ontario members, \$461.75.

#### VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,407.97.

Cash received during 1914 from:

Assessments . . . . .	\$8,329 75
Per capita tax and levies . . . . .	383 09
Interest . . . . .	70 18
Supplies sold . . . . .	22 00
Total receipts . . . . .	<u>\$8,805 02</u>

#### IX. CASH EXPENDITURE.

##### (a) Expenses of Management.

Cash paid during 1914 for:

Registration fee . . . . .	\$10 00
Supplies bought . . . . .	35 65
Salaries . . . . .	117 60
Printing . . . . .	40 00
Postage, telegrams and express . . . . .	21 32
Total expenses of management . . . . .	<u>\$224 57</u>

##### (b) Miscellaneous Expenditure.

Life insurance claims other than endowments . . . . .	6,733 75
Total expenditure . . . . .	<u>\$6,958 32</u>

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of insurance. Col. 2	Amount of annual payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	59	55,106 00	501 50		
25-29.....	207	186,800 00	1,700 00	1	896 00
30-34.....	237	217,622 00	1,980 50		
35-39.....	146	134,496 00	1,224 00	2	1,792 00
40-44.....	53	46,700 00	425 00	1	896 00
45-49.....	78	72,852 00	663 00	1	896 00
50-54.....	74	65,380 00	595 00		
55-59.....	64	57,908 00	527 00	2	1,792 00
60-64.....	37	34,558 00	314 50	1	461 75
65-69.....	12	11,208 00	102 00		
70-74.....	5	4,670 00	42 50		
75-79.....	4	3,736 00	34 00		
80-84.....	3	2,802 00	25 50		
85 & over.....	1	934 00	8 50		
Totals.....	980	894,772 00	8,143 00	8	6,733 75



POSTAL BENEFIT ASSOCIATION OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Post Office, Toronto.

Organized 8th June, 1891; incorporated in Ontario, 17th November, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. Sparks, President .....	Toronto.
Wm. Christie, Vice-President .....	Toronto.
A. T. Middleton, Treasurer .....	Toronto.
A. Murphy, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which at the 31st December, 1914, was 276.

Number of members who died during 1914, 2.

Total amount of funeral benefits paid in 1914, \$300.00.

Cash in Funeral Benefit Fund, 31st December, 1914, \$844.35.

II. SICK BENEFITS.—None.

III. ASSETS.

Cash in Treasurer's and Secretary's hands .....	\$7 45
Cash on deposit in Imperial Bank .....	836 90
Total . . . . .	<u>\$844 35</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made each month, when necessary.

Three assessments were made during 1914.

The Society's accounts were duly audited on February 18th, 1915.

Books of record and account kept for purposes of insurance certificates are as follows: Cash Book, Minute Book, Treasurer's By-laws and Bank Book.

Names and post office addresses of auditors for 1914: Frank Graham and T. D. Gould, Toronto.

No changes were made in relation to insurance certificates in 1914.



VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$989.20.

Cash received during 1914 from:

Initiation fees .....	\$11 25
Assessments . . . . .	162 50
Interest . . . . .	24 40
Total . . . . .	<u>\$198 15</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Secretary's salary .....	40 00
Total expenses of management .....	<u>\$43 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	300 00
Total expenditure .....	<u>\$343 00</u>

## THE MASSEY-HARRIS, TORONTO, EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 915 King Street West, Toronto.*

Organized June, 1883; incorporated in Ontario, 7th March, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas DeRose, President .....	Toronto.
P. Hannigan, 1st Vice-President .....	Toronto.
E. Gray, 2nd Vice-President .....	Toronto.
James Conlan, Treasurer .....	Toronto.
Thomas Carruthers, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership was, at 31st December, 1914, 1,025.

Number of members who died during 1914, 9.

Total amount of funeral benefits paid in 1914, in respect of deceased members,  
\$480.00.

Number of junior members who died during 1914, none.

Amount of funeral benefits paid in 1914, in respect of junior members, none.

Number of members' wives who died in 1914, 7.

Amount of funeral benefits paid in 1914 in respect of deceased wives, \$210.00.

Amount at the credit of the General Fund at 31st December, 1914, \$935.39.

Funeral and sick benefits are paid out of the General Fund.

## - II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1914, 502.

Total amount of sick benefits paid in 1914, \$4,604.50.

Number of weeks' sickness paid in 1914, 1,317½.

Nothing was paid out for medical attendance during 1914.

## III. ASSETS.

Cash in Dominion Bank, Toronto .....	\$935 39
Total assets .....	<u>\$935 39</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No changes were made in 1914 in the organization and management of the Society. Assessments were made every four weeks.

Thirteen assessments were made during 1914.

The accounts were audited July 4th, 1914, and January 9th, 1915.

The following books are kept: Minute Book, Day Book and Ledger.

The names and post office addresses of the auditors for 1914 were: Joseph Coulter and John Hibbert, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,802.99.

Cash received during 1914 from:

Assessments . . . . .	\$4,735 85
Interest . . . . .	38 10
All other sources . . . . .	16 35
Total . . . . .	<u>\$4,790 30</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee (renewal) . . . . .	\$15 00
Printing . . . . .	1 90
Postage . . . . .	5 00
Scrutineer's fee . . . . .	5 00
Travelling expenses (car tickets) . . . . .	50 00
Managing officers' salaries and officers' and auditors' fees . . . . .	150 00
Other management expenses . . . . .	136 50
Expenses of management . . . . .	<u>\$363 40</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	690 00
Sick benefits . . . . .	4,604 50
Total expenditure . . . . .	<u>\$5,657 90</u>

MASSEY-HARRIS COMPANY (LIMITED) RELIEF ASSOCIATION OF THE CITY  
OF BRANTFORD.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Brantford, Ont.*

Organized 13th April, 1885, and incorporated 2nd April, 1894.

The Executive Officers of the Society at 31st December, 1914, were as follows:

Eugene E. Uptgrove, President .....	Brantford.
Joseph Book, First Vice-President.....	Brantford.
C. F. Johnson, Second Vice-President .....	Brantford.
J. R. Harmer, Secretary .....	Brantford.
Franklin Grobb, Treasurer .....	Brantford.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1914, was 595.

Number of members of the Society who died in 1914, 7.

Funeral benefits were paid in 1914 amounting to \$336.00.

II. SICK BENEFITS.

The Society undertakes sick benefits.

Number of members who received sick benefits during 1914, 160.

Total amount of sick benefits paid in 1914, \$2,268.15.

Number of weeks' sickness experienced in 1914, 576.

Total amount to credit of the Sick Benefit Fund at 31st December, 1914, \$422.38.

III. ASSETS.

Cash value of bond .....	\$500 00
Cash deposited in Standard Bank, Brantford.....	422 38
Other assets .....	12 00
Total assets .....	<u>\$934 38</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Thirteen assessments were made in 1914 for the purpose of funeral and sick benefits, payable every four weeks.

The Society's accounts for 1914 were audited January 2nd, 1915.

The following books of record and account are kept: Minute Book, and Cash Book.

The names and post office addresses of the auditors for 1914 were as follows:

E. Roberts and S. G. Macklin, Brantford.

No changes were made in 1914 in the Constitution and Rules of the Society in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$454.38.

Cash received during 1914 from:

Dues . . . . .	\$2,718 50
Interest on bond . . . . .	23 75
All other sources . . . . .	20 15
Total receipts . . . . .	<u>\$2,762 40</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs . . . . .	\$0 50
Registration fee . . . . .	10 00
Officers' and auditors' fees . . . . .	125 00
Printing, stationery, etc. . . . .	15 00
Total expenses of management . . . . .	<u>\$150 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	336 00
Sick benefits . . . . .	2,268 15
Gratuities to distressed members . . . . .	39 75
Total expenditure . . . . .	<u>\$2,794 40</u>

BAIN WAGON CO. EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodstock.

Incorporated 19th January, 1900.

The Executive Officers of the Society at 31st December, 1914, were as follows:

E. E. McDonald, President .....Woodstock.  
Henry Pearson, Treasurer .....Woodstock.  
B. C. Parker, Secretary .....Woodstock.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, the membership of which is 208.  
Number of members who received benefits during 1914, 43.  
Total amount of benefits paid in 1914, \$334.00.  
Number of weeks' sickness experienced in 1914, 122.  
Total amount of cash standing to credit of Sick Benefit Fund, \$453.11.

III. ASSETS.

Cash in Bank of Commerce, Woodstock ..... \$453 11

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made for the purpose of benefits monthly and are payable 1st of each month. Eight such assessments were made during 1914.  
Books of record and account kept by the Society are as follows: Cash Book, Ledger and Minute Book.  
The Society's books were duly audited June, 1914.  
The names and post office addresses of the auditors for 1914 were as follows:  
Geo. Coleman and J. V. Spedding, Woodstock.  
No changes were made during 1914 in the organization, management or constitution and rules of the Society.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$398.69.  
Cash received during 1914 from:  
Application fees ..... \$69 50  
Assessments . . . . . 425 30  
Interest . . . . . 11 87  
  
Total receipts ..... \$506 67



## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$1 00
Registration fee .....	3 00
Supplies bought .....	23 15
Officers' and auditors' salaries .....	67 80
Printing, etc. ....	0 15

Total expenses of management .....	\$95 10
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*(b) Miscellaneous Expenditure.*

Funeral wreaths .....	20 00
Sick benefits .....	334 00
Refund to members .....	3 15

Total expenditure .....	<u>\$452 25</u>
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THE OTTAWA UNITY PROTESTANT BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 412 McLeod Street, Ottawa, Ontario.*

Organized 1st June, 1868, and incorporated in Ontario 23rd January, 1869.

The Executive Officers of the Society at 31st December, 1914, were as follows:

Abraham Payne, President .....	Ottawa.
Jno. Scott, Vice-President .....	Ottawa.
W. Pennington, Treasurer .....	Ottawa.
A. E. Bullman, Financial Secretary .....	Ottawa.
J. A. Murphy, Recording Secretary .....	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. Membership, 88.  
Number of members who died during 1914, 4.  
Funeral benefits amounting to \$100.00 were paid.  
Total amount of cash standing to credit of General Fund, \$407.49.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 4, amounting to \$51.00.  
Number of weeks' sickness experienced during 1914, 17.  
Amount paid for medical attendance in 1914, \$97.32.  
Total amount cash standing to credit of General Fund, December, 1914, \$407.49.

III. ASSETS.

Cash on hand .....	\$27 52
Bank of Ottawa (General Fund) .....	407 49
Bank of Ottawa (Special Fund) .....	106 38
Bank of Ottawa (Beneficiary Fund) .....	384 96
Other assets .....	65 00
Total assets .....	<u>\$991 35</u>

IV. LIABILITIES.

Sick benefits .....	\$3 00
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## V. MISCELLANEOUS.

Assessments are made for the purpose of life insurance at the death of a member. Five such assessments were made during 1914.

The Society's books were duly audited February 9th, 1915.

The names and post office addresses of the auditors for 1914 were as follows: J. A. Murphy and J. Scott, Ottawa.

The following books of record and account are kept: Question Book, Roll Book, Minute Book, Blotter and Ledger.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$718.91.

Cash received during 1914 from:

Dues . . . . .	\$436 30
Assessments . . . . .	822 00
Interest . . . . .	22 34
Investments (not extended), \$762.00.	

Total receipts . . . . .	<u>\$1,280 64</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	30 00
Salaries, officers' and auditors' fees . . . . .	86 00
Printing, postage, etc. . . . .	18 33
Travelling expenses . . . . .	2 55

Total expenses of management . . . . .	<u>\$139 88</u>
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(b) *Miscellaneous Expenditure.*

Benefits to widows and orphans . . . . .	676 00
Funeral benefits . . . . .	100 00
Sick benefits . . . . .	51 00
Gratuities . . . . .	6 00
Medical attendance . . . . .	97 32
For investments (not extended), \$957.94.	

Total expenditure . . . . .	<u>\$1,070 20</u>
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VITTORIO EMMANUELE III. SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized 1902; incorporated February 27th, 1902.

The Executive Officers of the Society at 31st December, 1914, were as follows:

G. Bagnato, President .....Toronto.  
S. Agliarolo, Vice-President .....Toronto.  
S. Roncone, Financial Secretary, 18 Ontario Street .....Toronto.  
G. Parisi, Corresponding Secretary .....Toronto.  
Angelo Petti, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society. The membership of which at 31st December, 1914, was 32.

One member died during 1914.

Total amount of funeral benefits paid during 1914, \$60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 8.

Number of weeks' sickness experienced during 1914, 25 2-7.

Amount paid for sick benefits during 1914, \$125.30.

Amount paid for medical attendance, \$80.00.

Total cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$177.05.

III. ASSETS.

Cash in Bank of Toronto ..... \$177 05

IV. LIABILITIES.—None.

MISCELLANEOUS.

Assessments are made monthly.

Twelve such assessments were made during 1914.

The books of the Society were duly audited December 31st, 1914.

Names and addresses of the auditors for 1914 were: Geo. Parisi and V. Genovese,  
Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$241.50.

Cash received during 1914 from:

Dues . . . . .	\$243 60
Supplies sold . . . . .	20 25
Interest . . . . .	6 55
Total . . . . .	<u>\$270 40</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for: .

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	21 00
Officers' salaries . . . . .	12 00
Postage, etc. . . . .	1 50
Printing, etc. . . . .	10 25
Supplies bought . . . . .	11 80
Total management expenses . . . . .	<u>\$59 55</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	125 30
Funeral benefits . . . . .	60 00
Medical attendance . . . . .	80 00
All other . . . . .	10 00
Total expenditure . . . . .	<u>\$334 85</u>

## THE B. GREENING WIRE COMPANY, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

Organized 1st April, 1910; incorporated 11th April, 1910.

The Executive Officers of the Society at 31st December, 1914, were as follows:

H. Tansley, President .....	Hamilton.
C. Buckingham, Vice-President .....	Hamilton.
F. J. Maw, Treasurer .....	Hamilton.
K. Knudsen, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 250.

Number of members who died during 1914, none.

Amount of funeral benefits paid during 1914, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1914, 25.

Amount of benefits paid in 1914, \$532.93.

Number of weeks' sickness experienced in 1914, 107.

Cash to credit of fund at 31st December, 1914, \$220.61.

## III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	\$220 61
Total assets .....	<u>\$220 61</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1914, January 11th, 1915.

Names and addresses of the auditors for the year 1914: Walter Turnbull and

A. H. Mundt, Hamilton.

Books of record or account kept: Cash, Record, Dues and Benefit Book.

No changes were made in regard to sick benefits during 1914.



## VII CASH RECEIPTS.

Cash balance from 1913 (not extended), \$277.00.

Cash received during 1914 from:

Assessments and dues .....	\$390 80
Donation . . . . .	130 27
Total receipts .....	<u>\$521 07</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Managing officers' salary and auditors' fees .....	40 00
Supplies bought .....	1 53
Total expenses of management .....	<u>\$44 53</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	532 93
Total expenditure .....	<u>\$577 46</u>

HAMILTON ROLLING MILLS BENEFIT SOCIETY.

ANNUAL STATEMENT OF BENEFIT FUND FOR THE YEAR ENDING 31st DECEMBER, 1914.

*Head Office, Hamilton, Ontario.*

Organized 27th February, 1902, and incorporated 21st March, 1905.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Robert Davis, President .....	Hamilton.
James G. Jenks, Vice-President.....	Hamilton.
H. P. Heath, Secretary .....	Hamilton.
R. W. Monk, Treasurer .....	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1914, 450.  
 Three members died during 1914.  
 Amount of funeral benefits paid during 1914, \$225.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1914, 145.  
 Amount paid for sick benefits during 1914, \$1,964.90.  
 Number of weeks' sickness experienced during 1914, 442.  
 Amount paid for medical attendance during 1914, \$850.60.  
 Amount of cash standing to credit of Sick Fund, \$1,170.17.

III. ASSETS.

Cash in Bank of Hamilton .....	\$170 17
Bond .....	1,000 00
Total . . . . .	<u>\$1,170 17</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.  
 The books of record and account are: Cash Book, Receipt Book and Cheque Book.  
 The accounts of the Society were audited quarterly in 1914.  
 Names and addresses of the auditors for 1914: P. Erskine and A. Gorman, Hamilton.  
 No changes were, during 1914, made in the by-laws in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$2,064.22.

Cash received during 1914 from:

Dues . . . . .	\$2,611 75
Interest . . . . .	60 00
Total receipts . . . . .	<u>\$2,671 75</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	10 00
Officers' salaries and officers' and auditors' fees . . . . .	340 80
Clerk hire . . . . .	2 00
Total expenses of management . . . . .	<u>\$355 80</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	225 00
Medical attendance . . . . .	850 60
Sick benefits . . . . .	1,964 90
Gratuities to distressed members . . . . .	150 00
Other expenses . . . . .	19 50
Total expenditure . . . . .	<u>\$3,565 80</u>

GLOBE PRINTING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Yonge and Melinda Streets, Toronto.

Organized 31st March, 1885; incorporated 10th April, 1896.

The Executive Officers of the Society at 31st December, 1914, were as follows:

M. J. O'Grady, President .....	Toronto.
R. C. Moore, Vice-President .....	Toronto.
Thomas Jeffrey, Secretary-Treasurer .....	Toronto.
S. Cassidy, Trustee .....	Toronto.
W. Denning, Trustee .....	Toronto.
G. E. O'Dell, Trustee .....	Toronto.
E. Abbs, Trustee .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 74.  
Two members died during 1914. Amount of funeral benefit paid, \$200.00.  
Total cash standing to the credit of Sick and Funeral Fund at 31st December, 1914,  
\$1,169.26.

II. SICK BENEFITS.

Number of members who received sick benefits in 1914, 5.  
The total amount of benefits paid in 1914 was \$180.00.  
Number of weeks' sickness experienced in 1914, 36.  
The total amount paid for medical fees: None.

III. ASSETS.

Actual amount of cash on hand 31st December, 1914 .....	\$1,169 26
Total . . . ..	<u>\$1,169 26</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purpose of sick and funeral benefits are made weekly.  
The Society's accounts were audited April 2nd, 1914, and January 7th, 1915.  
The following books of account are kept: Weekly Dues Book, Yearly Dues Book,  
Day Book, and Interest and Discount Book.  
The names and post office addresses of the auditors for 1914 were: E. H. Leman  
and F. Williams, *The Globe*.  
During 1914 certain changes were made in the constitution and rules in relation  
to sick benefits.  
Amount of bond of Secretary-Treasurer, \$1,000.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,339.96.

Cash received during 1914 from:

Initiation fees .....	\$3 50
Assessments . . . . .	86 00
Interest and dividends .....	250 35
Total . . . . .	<u>\$339 85</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Supplies . . . . .	4 15
Rent, light, heat and taxes .....	4 00
Managing officers' salaries, etc. ....	100 00
Premium for guarantee of officers .....	10 00
Postage . . . . .	5 00
Printing, stationery and advertising .....	0 75
Total expenses of management .....	<u>\$126 90</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	200 00
Sick benefits .....	180 00
All other expenditure .....	3 65
Grand total .....	<u>\$510 55</u>

## THE NATIONAL CASH REGISTER CO.'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 1st February, 1907, and incorporated in Ontario 14th March, 1907.

The Executive Officers of the Society at 31st December, 1914, were as follows:

Harry E. Goodwin, President .....	Toronto.
George Crew, Vice-President .....	Toronto.
Chas. W. Long, Secretary-Treasurer .....	Toronto.
Wm. Richards, Director .....	Toronto.
George Blume, Director .....	Toronto.
Selby Ridley, Director .....	Toronto.

## I. FUNERAL BENEFITS.

No members died during 1914.

Amount of funeral benefits in 1914, none.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1914, was 92.

Sick benefits are undertaken by the Society.

Twenty-one members received sick benefits during 1914.

Total amount of benefits paid in 1914 in respect of sick members, \$490.00.

Number of weeks' sickness experienced, 81 2-3.

Amount paid for medical attendance, none.

Amount standing to credit of General Fund, 31st December, 1914, \$459.30.

## III. ASSETS.

Cash value of debentures .....	\$517 25
Cash in Dominion Bank, 31st December, 1914 .....	459 30
	<hr/>
	\$976 55

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Collections are made weekly; 52 were made during 1914.

Books of record and account kept are as follows: Cash Book, Minute Book and Ledger.

The Society's books were audited for 1914 on 14th January, 1915.

Names and addresses of auditors for 1914 were as follows: Harry Godwin and John Kennedy, Toronto.

No changes were made in the By-laws of the Society during 1914.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$885.12.

Cash received during 1914 from:

Dues . . . . .	\$548 50
Interest . . . . .	35 88
Total receipts . . . . .	<u>\$584 38</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fees . . . . .	\$3 00
Supplies bought . . . . .	0 65
Law costs . . . . .	0 25

Total expenses of management . . . . .	<u>\$3 90</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	490 00
Investments (not extended), \$516.30.	

Total expenditure . . . . .	<u>\$493 90</u>
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## ST. BONIFACE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Berlin, Ontario.*

Organized 1st May, 1892, and incorporated in Ontario 2nd August, 1894.

The Executive Officers of the Society at 31st December, 1914, were as follows:

I. E. Haller, President .....	Berlin.
Geo. Lachenbaner, Vice-President .....	Berlin.
Jacob Gies, Recording Secretary .....	Berlin.
A. L. Hergott, Financial Secretary .....	Berlin.
Geo. B. Fischer, Treasurer .....	Berlin.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 481.

Two members of the Society died during 1914.

Amount paid for funeral benefits during 1914, \$50.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 72.

Amount paid for sick benefits, \$1,055.00.

Number of weeks' sickness experienced during 1914, 263¾.

Amount paid for medical attendance during 1914, none.

Total amount of cash standing to credit of the general fund from which benefits are paid, \$1,596.34.

## III. ASSETS.

Notes . . . . .	\$2,000 00
Actual cash on deposit in Union Bank, Berlin (current account).....	1,596 29
All other assets' .....	24 90
Total . . . . .	<u>\$3,621 19</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are paid monthly.

The Society's books were duly audited for 1914 on December 31st, 1914.

The following books of record and account are kept for the purposes of insurance certificates or benefits: Treasurer's Cash Book, Day Book, Ledger.

The names and post office addresses of the auditors for 1914 were as follows:  
W. Winter and Jacob J. Gies, Berlin.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,233.16.

Cash received during 1914 from:

Initiation fees .....	\$30 00
Dues . . . . .	1,448 75
Fines . . . . .	23 00
Supplies sold .....	3 25
Interest . . . . .	117 18
Forfeits . . . . .	1 00

Total receipts .....	<u>\$1,623 18</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Supplies bought .....	3 50
Rent . . . . .	25 00
Salaries . . . . .	106 00
Printing . . . . .	0 65
Postage . . . . .	2 90

Total expenses of management .....	<u>\$141 05</u>
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(b) *Miscellaneous Expenditure.*

Church service .....	11 25
Sick benefits .....	1,055 00
Funeral benefits .....	50 00
Benefits to widows and orphans .....	2 75

Total expenditure .....	<u>\$1,260 05</u>
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## ST. JOSEPH'S MUTUAL BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 11th March, 1889, and incorporated in Ontario 22nd June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. V. Dusseau, President .....	Toronto.
J. B. Ethier, Vice-President .....	Toronto.
P. Gravel, Secretary .....	Toronto.
J. D. Desaulniers, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 76.  
No member died during 1914.

Funeral benefits paid during 1914, nil.

No member's wife died during 1914.

Amount paid in respect of deceased wives, none.

Cash standing to credit of Funeral Benefit Fund, \$473.30.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Nine members received sick benefits during 1914.

Number of weeks' sickness experienced during 1914, 49.

Sick benefits amounting to \$147.00 were paid.

Cash standing to credit of Sick Fund, \$1,450.25.

## III. ASSETS.

Cash value of mortgages .....	\$1,600 00
Cash value of notes .....	175 00
Cash in Home Bank of Canada .....	148 55
Total assets . . . . .	<u>\$1,923 55</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No assessments were made during 1914.

The Society's accounts were audited 18th February, 1915.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1914: R. L. Archambault, Toronto.

10 F.S.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,750.53.

Cash received during 1914 from:

Initiation fees . . . . .	\$2 00
Dues . . . . .	287 60
Interest . . . . .	72 42
Repayment of loan (not extended), \$25.00.	

Total receipts . . . . .	<u>\$362 02</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs . . . . .	\$1 00
Registration fee . . . . .	3 00
Rent, light, heat, etc. . . . .	8 00
Salaries . . . . .	24 00
Postage, etc. . . . .	1 00
Other expenditure . . . . .	5 00
Invested (not extended), \$600.00.	

Total expenses of management . . . . .	<u>42 00</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	147 00
Total expenditure . . . . .	<u>\$189 00</u>

THE VERITY PLOW COMPANY RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ont.

Organized 24th August. 1899; incorporated 6th September, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

P. E. Verity, Honorary President .....	Brantford.
Harry Bond, President .....	Brantford.
G. F. Griffin, First Vice-President .....	Brantford.
John Kerr, Second Vice-President .....	Brantford.
Charles Carter, Secretary .....	Brantford.
Verity Plow Company, Treasurer .....	Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a total membership of 275.  
Number of members who died during 1914, 3.  
Amount paid for funeral benefits, \$90.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who receive sick benefits during 1913, 62.  
Amounts of benefits paid during 1914, \$996.90.  
Number of weeks' sickness experienced in 1914, 285.  
Total amount to credit of Sick Benefit Fund, \$153.72.

III. ASSETS.

Cash held by Treasurer (Verity Plow Co.) .....	\$153 72
Other assets . . . . .	5 50
Total . . . . .	<u>\$159 22</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.  
Number of assessments made during 1914, 16.  
The Society's accounts were audited January 25th, 1915.  
Names and addresses of the auditors of accounts for 1914: H. W. Styles and J. H. Clement, Brantford.  
Books of record and account kept: Assessment Roll, Cash Book, Ledger and Minute Book.  
No changes were made during 1914 in the organization or management or in the constitution and rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$285.30.

Cash received during 1914 from:

Dues . . . . .	\$1,080 10
Interest and dividends . . . . .	16 22
Total . . . . .	<u>1,096 32</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for;

Registration fee . . . . .	\$3 00
Law costs . . . . .	50
Officers' salaries, etc. . . . .	130 00
Printing, stationery and advertising . . . . .	7 50
Total expenses of management . . . . .	<u>141 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	90 00
Sick benefits . . . . .	996 90
Grand totals . . . . .	<u>\$1,227 90</u>

THE ST. JOSEPH AID SOCIETY OF FORMOSA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Formosa, Ontario.

Organized 6th March, 1887; incorporated 2nd August, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Frank Beninger, President .....Formosa.  
Mike Weis, Vice-President .....Formosa.  
Mathew Weiler, Secretary and Treasurer .....Formosa.

I. AND II. FUNERAL AND SICK BENEFITS.

Total membership of Society, 39.  
One member died during 1914.  
Amount paid for funeral benefits, \$39.00.  
Number of members who received sick benefits in 1914, 3.  
Number of weeks' sickness experienced in 1914, 20.  
Amount of benefits paid in 1914 to sick members, \$63.00. \*  
Total amount of cash standing to credit of fund at 31st December, 1914, \$610.51.

III. ASSETS.

Actual cash on hand 31st December, 1914 .....	\$21 28
Cash in bank (Molson's) Formosa .....	589 23
<hr/>	
Total assets . . . . .	\$610 51

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1914.  
The books and accounts of the Society were duly audited January 11th, 1915.  
The books of record or account kept by the Society are: Ledger and Members' Roll Book.  
The names and addresses of the auditors for 1914 was: Anthony Opperman and Domanie Bocho, Formosa.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$543.96.	
Cash received during 1914 from:	
Application fees . . . . .	\$15 00
Dues . . . . .	111 00
Interest . . . . .	18 80
Assessment . . . . .	39 00
<hr/>	
Total receipts . . . . .	\$183 80

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Salaries . . . . .	7 00
Rent, etc. . . . .	2 40
Postage, telegrams and express . . . . .	10
Other expenses . . . . .	25
<hr/>	
Total expenses of management . . . . .	12 75

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	39 00
Sick benefits . . . . .	63 00
Other expenditure . . . . .	2 50
<hr/>	
Total expenditure . . . . .	\$117 25

## CIVIL SERVICE MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Government Buildings, Ottawa.*

Organized January, 1872; incorporated 11th July, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. G. Kingston, President .....Ottawa.  
 A. W. Grant, Treasurer .....Ottawa.  
 W. J. Lynch, Secretary .....Ottawa.

## I. CURRENCY OF INSURANCE CERTIFICATES.

Amounts covered by contracts other than for endowment or for sick and funeral benefits in force 31st December, 1914, \$89,150.00.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for endowments or for benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1913 .....	361	\$ 72,200 00 <sup>c</sup>
Add contracts taken during 1914, new or renewed .....	51	12,750 00
Add amount by which various certificates were increased during 1914 .....		10,450 00
Gross number and amount of contracts on foot at any time during 1914	412	95,400 00
	Number.	Amount.
Deductions:		
Contracts matured in 1914 .....	15	\$ 3,050 00 <sup>c</sup>
Contracts lapsed in 1914 .....	16	3,200 00
Total deductions extended .....	31	6,250 00
Net contracts on foot at 31st December, 1914 .....	381	89,150 00

## III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of bonds, etc. ....	\$8,316 35
Cash in Bank of Montreal, Ottawa .....	194 07
Dues and assessments due and unpaid .....	26 27
Interest due and accrued .....	114 43
Total .....	\$8,651 12

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1914, none.

Assessments are made once a month for members in active service, and once a year for superannuated members.

The Society's books were duly audited on 25th January, 1915.

Names and post office addresses of the auditors for 1914 were as follows: J. B. St. Laurent, H. V. Rorke and A. M. Deschenes, of Ottawa.

Books of record or account kept: Two Books of Registers of Certificates and one Cash Ledger.

Certain changes were made in the Constitution and Rules of the Society in relation to benefits.

Amount of bond of Treasurer, \$1,000.00.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,660.47.

Cash received during 1914 from:

Assessments .....	\$2,320 11
Interest and dividends .....	447 57
Total receipts .....	<u>\$2,767 68</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Salaries, officers' and auditors' fees .....	120 00
Premium for Guarantee of Officers .....	5 00
Printing, etc. ....	50 50
Total expenses of management .....	<u>\$178 50</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims .....	3,050 00
Investments (not extended), \$996.35.	
Total expenditure .....	<u>\$3,228 50</u>

HAMILTON STEEL AND IRON CO. EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 27th February, 1902; incorporated 27th February, 1902.

The Executive Officers of the Society at 31st December, 1914, were as follows:

C. E. Fraser, President .....Hamilton.  
R. W. Small, Vice-President .....Hamilton.  
Peter F. Monte, Vice-President .....Hamilton.  
A. Marshall, Secretary .....Hamilton.  
J. L. Hopkin, Treasurer .....Burlington.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1914, 850.  
Six members died during 1914.  
Amount of funeral benefits paid during 1914, \$600.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 267.  
Amount paid for sick benefits during 1914, \$3,095.00.  
Number of weeks' sickness experienced during 1914, 668.  
Amount paid for medical attendance during 1914, \$1,539.40.  
Amount of cash standing to credit of Sick Fund, \$252.58.

III. ASSETS.

Cash value of bond .....	\$4,000 00
Cash in Bank of Hamilton .....	252 58
Total .....	<u>\$4,252 58</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Dues are paid twice a month by the members.  
Number of assessments made during 1914, 24.  
The accounts of the Society were audited every quarter.  
The books of record and account are Minute Book, Cash Book and Journal.  
Names and addresses of the auditors for 1914: J. K. Fenton and A. Smith, Hamilton.  
Certain changes were made in the By-laws in relation to Death Benefits.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$3,141.19.

Cash received during 1914 from:

Dues .....	\$6,091 50
Interest .....	248 80
Donation .....	125 00
All other sources .....	6 70
Total receipts .....	<u>\$6,472 00</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$10 00
Officers' salaries and officers' and auditors' fees .....	711 25
Expenses of annual meeting .....	20 25
Printing, etc. ....	31 00
Postage, etc. ....	1 00
Total expenses of management .....	<u>\$773 50</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	600 00
Sick benefits .....	3,095 00
Medical attendance .....	1,539 41
All other expenditure .....	352 70
For investments (not extended), \$3,000.00.	
Total expenditure .....	<u>\$6,360 61</u>

## THE POLSON IRON WORKS' BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 30th August, 1904, and incorporated in Ontario 30th August, 1904.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

H. Hughes, President .....	Toronto.
R. Philip, Vice-President .....	Toronto.
G. L. Kingdon, Secretary .....	Toronto.,
R. Dimond, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 475.  
One member died during 1914.

Funeral benefits paid in 1914, \$50.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 132.

Number of weeks' sickness experienced during 1914, 384.

Sick benefits amounting to \$1,539.50 were paid.

Amount paid for medical attendance, \$603.11.

Cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$1,073.77.

## III. ASSETS.

Cash on hand .....	\$26 13
Cash in Imperial Bank, Toronto .....	1,047 64
Total assets .....	<u>\$1,073 77</u>

## IV. LIABILITIES.—NONE.

## V. MISCELLANEOUS.

Assessments are made every two weeks.

The Society accounts were audited July and December, 1914.

The books of record kept are a Cash Book, Receipt Book, and Minute Book.

Names and addresses of the auditors for 1914, J. Firken and T. Cheadle.

Toronto.

No changes were made in the Constitution and By-laws during 1914.

Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$95.99.

Cash received during 1914 from:

Dues .....	\$3,260 07
Interest .....	4 37
Total receipts .....	<u>\$3,264 44</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 05
Investigation of claims .....	9 50
Travelling expenses .....	7 00
Expenses of Annual Meeting .....	1 50
Salaries .....	50 00
Printing .....	13 00
Total expenses of management .....	<u>\$84 05</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Medical attendance .....	603 11
Sick benefits .....	1,539 50
Gratuities .....	10 00
Total expenditure .....	<u>\$2,286 66</u>

## THE PRIDE OF ISRAEL SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized, 1905; incorporated, May 29th, 1905.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

G. Ginsberg, President .....Toronto.  
 I. Hootner, Treasurer .....Toronto.  
 J. Steiner, Financial Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1914, was 463.

Number of members who died during 1914, none.

Amount of funeral benefits paid during 1914, none.

Number of members' wives died during 1914, 2.

Amount of funeral benefits paid, \$100.00.

Thirteen members' children and six members' parents died during 1914, and funeral benefits amounting to \$114.00 were paid.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Forty-six members received sick benefits during 1914, amounting to \$717.50.

Number of weeks' sickness experienced during 1914, 147½.

Amount paid for medical attendance, \$1,525.96.

Amount of cash standing to credit of the fund, \$3,513.99.

## III. ASSETS.

Cash value of real estate .....	\$3,075 00
Cash on hand .....	185 09
Cash in various banks .....	4,328 57
Total . . . . .	<u>\$7,588 66</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made when necessary. Two assessments were made during 1914.

The accounts of the Society were audited every quarter during 1914.

Names and post office addresses of auditors: J. Rosen, H. Bronkstein and M. Pollak, of Toronto.

Books kept by the Society are: Day Book, Ledger, Cash Book and Recording Books.

Amount of bond of Treasurer, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1913, \$5,044.68.

Cash received during 1914 from:

Application fees .....	\$48 75
Initiation fees .....	44 25
Dues . . . . .	4,048 43
Per capita tax .....	279 15
Supplies sold .....	58 30
Donations . . . . .	34 50
Medical fees .....	1,537 86
Interest . . . . .	80 84
All other sources .....	220 29
Total . . . . .	<u>\$6,352 37</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Supplies bought .....	58 50
Rent . . . . .	211 50
Salaries . . . . .	485 75
Printing . . . . .	292 25
Postage and stationery .....	165 28
Other expenses .....	155 34

Total management expenses ..... \$1,371 62

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	114 00
Benefits to widows and orphans .....	100 00
Medical attendance .....	1,525 96
Sick benefits .....	717 50
Gratuities to distressed members .....	449 41
Special medical attendance .....	187 30
Other expenditures .....	542 60
Invested (not extended) \$1,875.00.	

Total expenditure ..... \$5,008 39

UNION No. 27 (TORONTO, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 88 Church Street, Toronto, Ont.*

Organized 18th May, 1869, and incorporated in Ontario, 4th July, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. McCarthy, President .....Toronto.  
T. E. Black, Vice-President .....Toronto.  
J. Pamphilon, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 391.  
Number of members of the Society who died during 1914, 4.  
Total amount of funeral benefits paid during 1914, \$1,500.00.  
Number of members' wives died during 1914, none.  
Amount of funeral benefits paid, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 68, amounting to  
\$1,971.65.  
Number of weeks' sickness experienced during 1914, 394 2-7.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Home Bank, Toronto . . . . .	\$1,665 63
Total . . . . .	<u>\$1,665 63</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts were audited monthly during 1914.  
Names of auditors: W. Robinson and J. Haslin, of Toronto.  
Books kept by the Society are: Day Book and Ledger.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$7,769.31.

Cash received during 1914 from:

Initiation fees .....	\$58 50
Dues .....	6,347 80
Assessments .....	411 00
Fines .....	5 70
Interest and dividends .....	146 23
Cash received from repayment of loans .....	250 30

Total receipts .....	<u>\$7,219 53</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax for management .....	\$98 10
Registration fee .....	3 00
Supplies .....	6 30
Rent, fuel, light and taxes .....	206 24
Salaries, officers' and auditors' fees .....	1,468 37
Printing, stationery and advertising .....	326 25
Postage, telegrams and express .....	20 30

Total expenses of management .....	<u>\$2,128 56</u>
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(b) *Miscellaneous Expenditure.*

Per capita tax other than for management .....	6,200 00
Funeral benefits .....	1,500 00
Gratuities to distressed members .....	888 50
Sick benefits .....	1,971 65
Other expenditure .....	634 50

Total expenditure .....	<u>\$13,323 21</u>
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## LADIES' ORANGE BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ontario.*

Organized 12th December, 1888; incorporated 12th June, 1896.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Mrs. John Tulk, Grand Mistress ..... Vancouver, B.C. '  
 Mrs. Robert Gordon, Grand Secretary..... Toronto, Ont.  
 Mrs. R. A. Kissick, Grand Treasurer..... Ottawa, Ont.

## I. FUNERAL BENEFITS.—None.

## II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate lodges, with a membership of 3,500.

Number of members who received sick benefits during 1914: No information.

Total amount of sick benefits paid in 1914, \$38.00.

Number of weeks' sickness experienced in 1914: No information.

Amount paid for medical attendance in 1914, \$500.00.

## III. ASSETS.

	Grand Body.	Subordinate.
Cash in Dominion Bank, Ottawa .....	\$261 23	
Total assets .....	\$261 23	

## IV. LIABILITIES.—No information.

## V. MISCELLANEOUS.

The books were audited 5th May, 1914.

Names and addresses of auditors of accounts of 1914: Wm. Foster and Wm. Chenery, Toronto, Ont.

Amount of bond Secretary, \$500.00.

Amount of bond Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1913, \$283.20.

Cash received during 1914 from:

	Grand Lodge.	Subordinate Lodges.
Application fee .....		\$375 00
Per capita tax and levies .....	\$839 60	
Initiation fees .....		375 00
11 F.S.		

Charter fees .....	432 00	
Dues . . . . .		2,970 00
Supplies sold .....	317 87	
Rent . . . . .		2,250 00
Interest . . . . .	9 00	
Total receipts .....	<u>\$1,598 47</u>	<u>\$5,970 00</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Lodge.	Subordinate Lodges.
Cash paid during 1914 for:		
Charter fees .....	\$124 00	
Expenses of meeting .....	15 00	
Commission . . . . .	263 00	
Travelling expenses .....	265 00	
Registration fee .....	25 00	
Supplies bought .....	285 95	
Clerk hire .....	10 00	
Postage, telegrams and express .....	127 49	
Salaries . . . . .	335 00	
Printing . . . . .	60 00	
Total expenses of management .....	<u>\$1,510 44</u>	

(b) *Miscellaneous Expenditure.*

All other expenditure .....	110 00	
Sick benefits .....		\$38 00
Medical attendance .....		500 00
Gratuities . . . . .		35 00
Total expenditure .....	<u>\$1,620 44</u>	<u>\$573 00</u>

## THE HEINTZMAN &amp; COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

(Returns Book 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office: 193-197 Yonge Street, Toronto, Ontario.*

Organized and incorporated 19th December, 1885.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James Mahoney, President .....	Toronto.
William Benny, Vice-President .....	Toronto.
Thomas H. Eagen, Treasurer .....	Toronto.
Thomas H. Kirk, Secretary .....	Toronto.

## DIRECTORS.

R. Burbridge .....	West Toronto.
G. Grundler .....	West Toronto.
H. Libby .....	West Toronto.
T. Bates .....	West Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 208.

Number of members who died in 1914, 2.

Funeral benefits paid in 1914, \$100.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1914, 27.

Amount of sick benefits paid during 1914, \$620.00.

Number of weeks' sickness experienced in 1914, 127.

Total amount to credit of General Fund, from which all claims are paid, \$276.57.

## III. ASSETS.

Cash on deposit in Bank of Hamilton, West Toronto .....	\$276 57
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## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Dues are collected once a month.

The Society's accounts for 1914 were audited on the 22nd of January, 1915.

No changes were made during 1914 in the organization and management and the constitution and rules of the Society in relation to benefits.

Names of auditors of accounts: C. Sherwin and H. Hounsell, West Toronto.

Books of account kept by Society: Ledger, etc.

## VII CASH RECEIPTS.

Cash balance from 1913 (not extended), \$508.50.

Cash received during 1914:

Dues . . . . .	\$502 40
Interest . . . . .	13 67
Total receipts . . . . .	<u>\$516 07</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Salaries, officers' and auditors' fees . . . . .	25 00
Total expenses of management . . . . .	<u>\$28 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	100 00
Sick benefits . . . . .	620 00
Total expenditure . . . . .	<u>\$748 00</u>

## GENDRON MANUFACTURING COMPANY'S EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 137 Duchess Street, Toronto, Ont.*

Organized 5th May, 1890; incorporated 24th July, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Joseph Sauriol, President .....Toronto.  
 Peter C. Werthner, Secretary, 547 Broadview Avenue.....Toronto.  
 Louis Dubois, Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 56.  
 Number of members who died during 1914, 1.  
 Amount paid for funeral benefits during 1914, \$25.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1914, 8.  
 Amount paid for sick benefits during 1914, \$248.91.  
 Number of weeks' sickness experienced in 1914, 54 2-7.  
 Amount paid for medical attendance, \$30.25.  
 Total amount of cash standing to the credit of the Sick Benefit Fund, \$761.07.

## III. ASSETS.

Cash on hand .....	\$4 21
Cash in bank .....	756 86
Total .....	<u>\$761 07</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Fifty-two assessments were made during 1914, payable weekly.  
 The Society's accounts were audited in July, 1914, and January, 1915.  
 Names and addresses of the auditors of accounts for 1914: J. Alphonse Tousignant  
 and W. J. Kamm, Toronto.  
 Books kept by the Society: Roll Book, Ledger, Minute Book and Bank Book.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$753.19.

Cash received during 1914:

Dues . . . . .	\$289 95
Interest . . . . .	19 84
Doctor's fees . . . . .	30 25
Total receipts . . . . .	<u>\$340 04</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Officers' salaries . . . . .	24 00
Other expenses . . . . .	1 00
Total expenses of management . . . . .	<u>\$28 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	25 00
Sick benefits . . . . .	248 91
Medical attendance . . . . .	30 25
Total expenditure . . . . .	<u>\$332 16</u>

UMBERTO PRIMO ITALIAN BENEVOLENT SOCIETY.

(Returns Book. p. 524.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 7th February, 1888; incorporated in Ontario, 12th March, 1888.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. Franco, President .....	Toronto.
G. Altilia, Vice-President .....	Toronto.
V. Piccininni, Secretary .....	Toronto.
M. Samorelli, Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.  
The membership at 31st December, 1914, was 50.  
No members died during 1914.  
Total amount paid for funeral benefits, nil.  
Cash standing to credit and Funeral Benefit Fund, \$817.91.

II. SICK BENEFITS.

The Society undertakes sick benefits.  
Number of members who received sick benefits in 1914, 6.  
Total amount of sick benefits paid in 1914, \$72.50.  
Number of weeks' sickness experienced in 1914, 20 5-7.  
Amount paid for medical attendance during 1914, \$105.00.

III. ASSETS.

Cash on deposit in Bank of Toronto .....	\$817 91
Total assets .....	<u>\$817 91</u>

IV. LIABILITIES—None.

V. MISCELLANEOUS.

The books of the Society were audited January, 1915.  
Names and addresses of the auditors: A. Grossi and E. W. J. Owens, Toronto.  
No changes were made during 1914 in the organization or management, or in the constitution or rules in relation to benefits.  
Books of account kept by Society: Journal, Ledger, and Minute Book.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$780.21.

Cash received during 1914 from:

Application fees .....	\$6 00
Dues . . . . .	313 00
Supplies sold .....	3 50
Interest . . . . .	21 45
Total receipts .....	<u>\$343 95</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Law costs .....	25 00
Travelling expenses .....	0 50
Rent, etc. ....	30 50
Secretary's salary .....	25 00
Printing, etc. ....	12 75
Other expenditure .....	13 95
Total expenses of management .....	<u>\$110 70</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	72 50
Medical attendance .....	105 00
Gratuities (medicines) .....	9 05
Other expenditure .....	9 00
Total expenditure .....	<u>\$306 25</u>

## TORONTO FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1914.

*Head Office, 152 Adelaide Street West, Toronto, Ont.*

Organized 16th June, 1891, and incorporated in Ontario, 30th June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James Creighton, Chairman .....	Toronto.
R. J. McGowan, Secretary .....	Toronto.
John Patterson, Treasurer .....	Toronto.

## II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts in force 31st December, 1913 .....	307
Additional contracts taken in 1914 .....	38
Gross number on foot at any time during 1914 .....	345
Contracts matured .....	15
Contracts on foot at 31st December, 1914 .....	330

## III. AND IV. SICK AND FUNERAL BENEFITS.

No sick benefits or funeral benefits are undertaken.

## V. ASSETS.

Cash . . . . .	\$245,486 53
Total . . . . .	\$245,486 53

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Assessments are made semi-monthly, and are paid on the first and sixteenth days of each month.

The books were duly audited for 1914 by the Corporation auditors, February 17th. 1915.

Certain changes were made in the by-laws during 1914.

## VIII. CASH RECEIPTS.

Balance from 1913 (not extended), \$216,538.03.

Cash received during 1914 from:

Assessments . . . . .	\$17,034 74
Interest . . . . .	10,304 40
Donations . . . . .	1,107 29
City grant . . . . .	12,750 00
Total receipts . . . . .	\$41,196 43

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Total expenses of management .....	\$3 00

*(b) Miscellaneous Expenditure.*

Death benefits .....	4,815 42
Pension . . . . .	7,429 51
Total expenditure .....	<u>\$12,247 93</u>

UNION No. 55 (HAMILTON, ONT.) OF THE CIGARMAKERS' INTERNATIONAL  
UNION OF AMERICA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. A. Sullivan, President .....	Hamilton.
J. Hough, Financial Secretary .....	Hamilton.
F. Fortier, Treasurer .....	Hamilton.
G. H. Willson, Recording Secretary .....	Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Union; membership, 307.  
Number of members who died in 1914, 6.  
Funeral benefits paid in respect of deceased members, \$1,630.00.  
One member's mother died during 1914.  
Amount paid in respect of deceased mother, \$40.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1914, 58.  
Total amount of sick benefits paid during 1914, \$1,162.10.  
Number of weeks' sickness experienced in 1914, 232 4-5.

III. ASSETS.

Cash on hand .....	\$36 74
Cash in Bank of Hamilton .....	2,892 73
Total .....	<u>\$2,929 47</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1914.  
The Society's accounts were audited monthly during 1914.  
The books kept are Day Book and Ledger.  
Name and post office address of the auditor for 1914: E. Jennings, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$4,716.14.	
Cash received during 1914 from:	
Initiation fees .....	\$80 50
Dues .....	5,025 50
Assessments .....	320 00
Fines .....	13 00
Interest .....	80 97
All other sources .....	621 00
Total receipts .....	<u>\$6,140 97</u>



## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Managing officers' salaries and officers' and auditors' fees .....	\$800 10
Registration fee .....	3 00
Rent, etc. ....	120 00
Postage, etc. ....	21 05
Printing, stationery and advertising .....	261 20
Other expenses .....	2 73
Total expenses of management .....	<u>\$1,208 08</u>

*(b) Miscellaneous Expenditure.*

Per capita tax or levies .....	3,339 25
Sick benefits .....	1,162 10
Funeral benefits .....	1,670 00
Gratuities to distressed members .....	406 00
Other expenditure .....	142 21
Total expenditure .....	<u><u>\$7,927 64</u></u>

## THE GRAND BRANCH OF THE IRISH CATHOLIC BENEVOLENT UNION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 205 Leslie Street, Toronto.*

Organized 9th January, 1869, and incorporated in Ontario, 25th July, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas M. Harris, Grand President .....Toronto.  
 Robert Scollard, Grand Secretary .....Toronto.  
 J. H. Barber, Grand Treasurer .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by Grand Body, the membership of which at 31st December, 1914, was 240.

Number of members who died during 1914, 5.

Total amount of funeral benefits paid during 1914, \$300.00.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1914, \$1,705.22.

## II. SICK BENEFITS.

Sick benefits are undertaken by the subordinate branches.

Number of members who received sick benefits during 1914, 20.

Total amount of benefits paid in 1914, \$331.00.

Number of weeks' sickness experienced in 1914, 79.

Total amount paid for medical attendance during 1914, \$185.25.

Total amount standing to credit of Sick Benefit Fund at 31st December, 1914, \$385.41.

## III. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....		\$1,360 00
Actual cash in Treasurer's hands, December, 31st, 1914 .....		12 99
Cash in Dominion Bank .....	765 25	
Cash in Home Bank, Toronto .....	1,035 94	156 51
Cash in Bank of Hamilton, Hamilton .....		215 91
Cash in Home Bank, Toronto (Building Fund) .....		189 68
Furniture, supplies, etc. ....	45 75	714 00
Total assets .....	\$1,846 94	\$2,649 09

## IV. LIABILITIES.

Unpaid death claim ..... \$200 00

## V. MISCELLANEOUS.

Five assessments were made during the year 1914, payable on the 1st January, April, July, September and October.

The books were duly audited during 1914.

The following books of record are kept: Minute Book, Cash Book and Ledger.

During 1914 no changes were made in the Constitution.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$3,197.54.	Grand	Subordinate
Cash received during 1914 from:	Body.	Bodies.
Dues . . . . .	.....	\$1,082 00
Initiation fees . . . . .	.....	34 75
Per capita tax . . . . .	\$ 57 80	27 75
Assessments. . . . .	263 00	217 75
Supplies sold . . . . .	4 25	
Interest . . . . .	50 58	10 97
Charter fees . . . . .	5 00	
Contributions to building fund . . . . .	.....	860 91
All other sources . . . . .	.....	154 41
	<u>\$380 63</u>	<u>\$2,388 54</u>

## VII. CASH EXPENDITURE.

## (a) Expenses of Management.

Cash paid during 1914 for:	Grand	Subordinate
	Body.	Bodies.
Per capita tax for management . . . . .	.....	\$ 57 80
Commission, etc. . . . .	.....	5 50
Law costs . . . . .	.....	28 31
Registration fee . . . . .	\$ 3 00	
Charter fees . . . . .	.....	5 00
Interest . . . . .	.....	135 00
Rent, light, heat and taxes . . . . .	.....	257 62
Salaries . . . . .	54 00	75 00
Printing, stationery, etc. . . . .	.....	33 55
Postage . . . . .	5 00	17 91
Supplies bought . . . . .	.....	4 25
Total expenses of management . . . . .	<u>\$62 00</u>	<u>\$619 94</u>

## (b) Miscellaneous Expenditure.

Funeral benefits . . . . .	300 00	
Real estate . . . . .	.....	1,360 00
Assessments paid to Grand Union . . . . .	.....	263 00
Sick benefits . . . . .	.....	331 00
Medical attendance . . . . .	.....	185 25
Other expenditure . . . . .	.....	332 07
Furniture, etc. . . . .	.....	137 17
Totals. . . . .	<u>\$362 00</u>	<u>\$3,228 43</u>

## BROWN BROTHERS, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 2nd January, 1898, and incorporated in Ontario, 3rd March, 1903.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. E. Lamb, President .....	Toronto.
George Burns, Vice-President .....	Toronto.
Ralph Smith, Secretary .....	Toronto.
Thos. Guthrie, Treasurer .....	Toronto.

## II. SICK BENEFITS.

The total membership of the Society at 31st December, 1914, was 53.

Sick benefits are undertaken by the Society. Eleven members received sick benefits during 1914.

Total amount of benefits paid in 1914, in respect of sick members, \$124.85.

Number of weeks' sickness experienced, 35 4-7.

## III. ASSETS.

Cash on hand .....	\$1 50
Cash in Home Bank, 31st December, 1914 .....	257 51
Total assets . . . . .	<u>\$259 01</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The Society's books were audited for 1914 on January 5th, 1915.

Names and addresses of auditors for 1914 were as follows: S. Woodland and G. R. Southwick, Toronto.

Books of record kept by the Society are: Secretary's Cash Book, Membership Roll, Order on Treasurer and Treasurer's Cash Book.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1913, \$306.74.

Cash received during 1914 from:

Dues . . . . .	\$104 15
Interest . . . . .	7 62
Donation . . . . .	25 00
All other sources . . . . .	68 00
Total receipts . . . . .	<u>\$204 77</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Annual meeting . . . . .	122 50
Rent . . . . .	2 00
Postage . . . . .	15
Total expenses of management . . . . .	<u>\$127 65</u>

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	<u>124 85</u>
Total expenditure . . . . .	<u><u>\$252 50</u></u>

## GRAND ORDER OF ISRAEL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

Organized 1908, incorporated 22nd October, 1908.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

S. Hoffman, Noble Master .....	Hamilton.
H. Elkind, Vice-Noble Master .....	Hamilton.
H. R. Balinson, Financial and Recording Secretary .....	Hamilton.
A. M. Goldberg, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1914, was 84.

Number of members who died in 1914, none.

Amount paid for funeral benefits during 1914, none.

Number of members' wives who died in 1914, none.

Number of members' children who died in 1914, none.

Funeral benefits paid in 1914, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of persons who received sick benefits during 1914, 6.

Amount of sick benefits paid during 1914, \$36.00.

Number of weeks' sickness experienced during 1914, 9.

Amount paid for medical attendance, \$67.00.

Amount of cash standing to credit of fund, \$931.98.

## III. ASSETS.

Real estate .....	\$193 75
Cash on deposit to Society's credit, not drawn against, in the Royal Bank, Hamilton . . . . .	931 98
Other assets . . . . .	75 00
Total assets .....	<u>\$1,200 73</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

No changes were made in the constitution and rules during the year, 1914.

Books kept by the Society: Ledger, etc.

The books of the Society were audited quarterly. Names of auditors, M. Dulberg and H. Cohen, Hamilton.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$710.86.

Cash received during 1914 from:

Application fees . . . . .	\$15 00
Initiation fees . . . . .	8 00
Dues . . . . .	530 00
Assessments . . . . .	8 00
Per capita tax and levies . . . . .	52 37
Fines . . . . .	5 00
Supplies sold . . . . .	18 00
Donations . . . . .	26 00
<b>Total receipts . . . . .</b>	<b>\$662 37</b>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax, etc. . . . .	40 00
Registration fee . . . . .	3 00
Printing, etc. . . . .	55 00
Postage . . . . .	17 75
Travelling expenses . . . . .	17 50
Rent, etc. . . . .	50 00
Officers' salaries . . . . .	70 00
	253 25

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	11 00
Sick benefits . . . . .	36 00
Medical attendance . . . . .	67 00
Gratuities to distressed members . . . . .	40 00
All other expenditure . . . . .	33 00
<b>Grand totals . . . . .</b>	<b>\$440 25</b>

L'UNION ST. JEAN BAPTISTE, OTTAWA.

(Returns Book, p. 232.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914

Head Office, Ottawa.

Organized 10th November, 1887; incorporated 18th September, 1888.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Nelson Bigras, President .....Ottawa.  
J. T. Lemay, Recording Secretary .....Ottawa.  
Joseph Saint-Germain, B.A., Treasurer .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which is 395.  
Number of members of the Society who died in 1914, 4.  
Total amount of funeral benefits paid in respect of deceased members was \$1,600.00.  
Number of members' wives deceased in 1914, 3,  
Amount of funeral benefits paid in respect of deceased wives, \$225.00.  
Total cash standing to credit of Funeral Fund at 31st December, 1914, \$3,954.80.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1914, 41.  
Amount of sick benefits paid in 1914, \$1,030.56.  
Number of weeks' sickness experienced in 1914, 257 2-3.

III. ASSETS.

Cash on deposit in La Banque Provinciale, Ottawa .....	\$9,102 59
Actual cash in hand at 31st December, 1914 .....	86 50
Other assets . . . . .	1,040 96
Total assets .....	<u>\$10,230 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first of month.  
The Society's accounts were audited monthly and annually.  
The names and addresses of the auditors for 1914 were as follows: J. Napoleon Latreille, Ottawa, Ont., and Francois Fortin, Jr., Gatineau Point, Que.  
Books of account kept by the Society are: Ledger and Cash Book.  
Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$8,605.11.

Cash received during 1914 from:

Assessments. . . . .	\$3,395 90
Interest and dividends . . . . .	288 96
Degrees and cards . . . . .	3 80
Other sources (detailed in memo.) . . . . .	144 50
Total receipts . . . . .	<u>\$3,833 16</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Rent, light, heat and taxes . . . . .	90 00
Managing officers' salary, etc. . . . .	205 95
Printing, stationery, etc. . . . .	12 25
Postage, etc. . . . .	5 03
Premiums for guarantee of lodge officers . . . . .	5 00
Total expenses of management . . . . .	<u>\$321 23</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (members' wives) . . . . .	225 00
Funeral benefits to members . . . . .	1,600 00
Sick benefits . . . . .	1,030 56
Other expenditure . . . . .	72 39
Grand total . . . . .	<u>\$3,249 18</u>

## THE MANCHESTER UNITY INDEPENDENT ORDER OF ODDFELLOWS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 43 Bellevue Place, Toronto.*

Organized 16th December, 1887, and incorporated in Ontario, 23rd June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Chas. A. Coles, Provincial Grand Master .....Toronto.  
 Geo. Wilkinson, Deputy Grand Master .....Toronto.  
 Wm. C. Schunck, Pro. Cor. Secretary .....Toronto.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Body, the membership of which was, at 31st December, 1914, 1,457.

Six members died during 1914, and \$600.00 benefits were paid.

Two members' wives died during 1914, and in respect thereof benefits were paid amounting to \$100.00.

Total cash to credit of Funeral Fund 31st December, 1914, \$4,926.28.

## IV. SICK BENEFITS.

Sick benefits are undertaken by District and Subordinate Lodges.

Number of members who received sick benefits in 1914, 218.

Amount of benefits paid in 1914, in respect of sick members, \$3,799.48.

Number of weeks' sickness experienced in 1914, 993.

Amount paid for medical attendance during 1914, \$2,207.10.

Total amount of cash standing to the credit of Sick Benefit Fund at 31st December, 1914, \$20,320.99.

## V. ASSETS.

	District. Body.	Subordinate. Bodies.
Mortgages . . . . .	\$11,150 00	\$11,375 00
Cash on deposit to the Society's credit, not drawn against, in the following chartered banks:		
Dominion Bank . . . . .	4,926 00	5,124 60
In various banks, in various places . . . . .	.....	8,712 11
Total assets . . . . .	\$16,076 00	\$25,211 71

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society during 1913, one.—Manchester Unity, I.O.O.F. *vs* Canadian Order of Oddfellows, to compel Canadian Order to cease using the words Manchester Unity, I.O.O.F.—H.C.J., judgment in favor of Manchester Unity, I.O.O.F.; and Manchester Unity, I.O.O.F. *vs* R. C. Jane, decision in favor of plaintiff.

The Society's books were duly audited for 1914 on 28th January, 1915.

The following books of account and record are kept for purposes of insurance certificates or benefits: Ledger, Cash Books, and District Return Sheet.

Names and post office addresses of the auditors for 1914 were as follows: Charles Cowburn, H. D. Knight, and C. H. Knight, Toronto.

Amount of Secretary's bond, \$500.

## VIII. CASH RECEIPTS.

	District Body.	Subordinate Bodies.	Juvenile. Branch.
Cash balance from 1913 (not extended), \$18,491.08.			
Cash received during 1914 from:			
Initiation fees .....		\$775 50	.....
Hospital .....	\$523 91	.....	.....
Dues . . . . .	3,660 57	15,465 16	\$28 28
Charter fees .....	50 00	.....	.....
Interest . . . . .	1,514 27	908 35	.....
Dues, etc. (sister lodges) .....		4,099 35	.....
Total receipts .....	\$5,748 75	\$21,248 36	\$28 28

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	District Body.	Subordinate Bodies.	Juvenile. Branch.
Cash paid during 1914 for:			
Charter fees .....		\$50 00	.....
Per capita tax and levies .....	\$46 00	1,090 45	\$20 77
Organization expenses .....	136 00	60 00	.....
Law costs .....	207 45	.....	.....
Registration fee .....	15 00	.....	.....
Insurance . . . . .	.....	1 00	.....
Supplies bought .....	424 01	.....	.....
Sister lodges .....		4,591 46	.....
Travelling expenses .....	47 40	15 50	.....
Rent, light, heat and taxes .....		679 50	.....
Expenses of Annual Meeting .....	20 00	203 23	.....
Officers' salaries .....	398 26	1,003 91	.....
Printing . . . . .	303 17	124 85	.....
Postage, telegrams and express .....	59 72	211 94	.....
Premium for guarantee of lodge officers .....	2 50	37 25	.....
Other expenses .....	356 50	1,300 35	.....
Total expenses of management.....	\$2,016 01	\$9,369 44	\$20 77

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	700 00	2,803 06	.....
Sick benefits .....	243 00	3,556 48	.....
Medical attendance .....	.....	2,207 10	.....
Grants . . . . .	45 00	.....	.....
Gratuities to distressed members .....	.....	574 35	.....
Other expenditure .....	.....	34 50	.....
For investment (not extended), \$3,887.02.			
 Total expenditure .....	 \$3,004 01	 \$18,544 93	 20 77



THE CANADA FURNITURE MANUFACTURERS (LIMITED), EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Woodstock, Ont.

Organized, 1895; incorporated, 29th January, 1896.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

William Coutts, President .....Woodstock.  
J. A. Helmer, Vice-President .....Woodstock.  
Thomas Milburn, Secretary-Treasurer .....Woodstock.

I. FUNERAL BENEFITS.

Funeral benefits have been discontinued by the Society, the membership of which, at 31st December, 1914, was 235.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 24.  
Amount of sick benefits paid during 1914, \$266.50.  
Number of weeks' sickness experienced during 1914, 98 3-7.  
Amount paid for medical attendance, \$344.99.  
Amount of cash standing to credit of the fund, \$461.53.

III. ASSETS.

Cash on deposit to Society's credit, not drawn against, in the Canadian Bank of Commerce, Woodstock .....	\$113 24
Cash on deposit Oxford Permanent L. and S. Society, Woodstock .....	348 29
Total . . . . .	<u>\$461 53</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, if required.  
Number of assessments made during 1914, twelve.  
No changes were made in the Constitution and Rules during the year 1914.  
Books kept by the Society: Cash Book, Minute Book and Members' Roll, and Bank Books.  
The books of the Society were audited 7th January, 1915. Names of auditors: Alex. McCallum and F. A. Smith, Woodstock.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$462.97.

Cash received during 1914 from:

Assessments . . . . .	\$675 37
Interest . . . . .	14 13
Total . . . . .	<u>\$689 50</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$ 3 00
Printing . . . . .	3 55
Salary of Secretary . . . . .	26 25
Supplies bought . . . . .	1 65
Total expenses of management . . . . .	<u>\$34 45</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	266 50
<b>Medical attendance</b> . . . . .	344 99
Gratuities to distressed members . . . . .	20 00
All other expenditure . . . . .	25 00
Total expenditure . . . . .	<u>\$690 94</u>

## THE CANADA FOUNDRY COMPANY EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1914.

*Head Office, Davenport, Ont.*

Organized 2nd day of July, 1890; incorporated in Ontario 27th September, 1892.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

H. Stewart, President .....	Toronto.
John McIntyre, Secretary .....	Toronto.
James E. Ford, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society with a membership of 674.

Four members died during 1914, and funeral benefits amounting to \$200.00 were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 182.

Total amount of sick benefits paid during 1914, \$2,387.74.

Number of weeks' sickness experienced during 1914, 652.

Amount paid for medical attendance during 1914, \$943.75.

Total amount of cash standing to credit of Sick Benefit Fund at the 31st December, 1914, \$1,188.75.

## III. ASSETS.

Cash on hand, 31st December, 1914 .....	\$ 146 44
Cash in Canadian Bank of Commerce .....	653 87
Cash in Imperial Bank .....	779 69
Total . . .	<u>\$1,580 00</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made semi-monthly.

Twenty-four assessments were made during 1914, and were payable on the 15th and 31st of each month.

The books of the Society were duly audited June 30th and December 31st, 1914.

The following books of record are kept: Secretary's Minute Book, Treasurer's Cash Book and Secretary's Order Book.

Names and addresses of auditors of accounts of 1914: F. W. Harrington, Jas. H. Eustace and H. Brown, Toronto.

No changes were made during 1914 in the Constitution and Rules in relation to benefits.

Amount of bond of Secretary, \$300.

Amount of bond of Treasurer, \$1,000.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,745.18.

Cash received during 1914 from:

Assessments . . . . .	\$3,625 10
Interest . . . . .	39 86
Total . . . . .	<u>\$3,664 96</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Law costs . . . . .	\$0 90
Registration fee . . . . .	10 00
Officers' salaries, etc. . . . .	207 50
Clerk hire . . . . .	5 00
Annual meeting . . . . .	12 50
Printing . . . . .	5 00
Guarantee bonds . . . . .	13 00
Other expenses . . . . .	2 50
Expenses of management . . . . .	<u>\$256 40</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	200 00
Sick benefits . . . . .	2,387 74
Medical attendance . . . . .	943 75
Other expenditure . . . . .	463 50
Grand totals . . . . .	<u>\$4,251 39</u>

OTTAWA TYPOGRAPHICAL UNION No. 102.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Organized 1867; incorporated November, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

P. M. Draper, President .....Ottawa.  
Hugh Borthwick, Vice-President .....Ottawa.  
J. K. Peffers, Secretary-Treasurer .....Ottawa.  
J. A. Murphy, Recording Secretary .....Ottawa.  
A. E. Sheppard, Corresponding Secretary .....Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Local Union.  
Total membership of Local Union, 349.  
Eight members of the Society died during 1914.  
Total amount of funeral benefits paid, \$2,455.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the local body.  
Number of members of the Society who received sick benefits during 1914, 29.  
Total amount of benefits paid in 1914, \$665.00.  
Number of weeks' sickness experienced in 1914, 133.  
Total amount of cash standing to credit of Sick Fund, \$458.72.

III. ASSETS.

Cash on deposit in Bank of Ottawa .....	\$458 72
Total . . . . .	<u>\$458 72</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

When were the Society's accounts audited? Quarterly.  
Names and addresses of the auditors for 1914 were: J. I. Dionne, James McCann and Evan Hyde, of Ottawa.  
Books of account kept by the Secretary are: Ledger and Day Book.  
No changes were made in the organization or management of the Society during 1914.  
Amount of Secretary-Treasurer's bond, \$1,500.00.

## VII. CASH EXPENDITURE.

Cash balance from 1913 (not extended), \$203.63.

Cash received during 1914 from:

Dues . . . . .	\$610 64
Interest . . . . .	9 45
Donation . . . . .	200 00
Total receipts . . . . .	<u>\$820 09</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

All management expenses are paid by the Union.

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	\$665 00
Funeral benefits (International Union) . . . . .	2,455 00
Total expenditure . . . . .	<u>\$3,120 00</u>



GUTTA PERCHA AND RUBBER MANUFACTURING COMPANY OF TORONTO,  
LIMITED, EMPLOYEES' SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Incorporated 14th June, 1901.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. Weller, President .....Toronto.  
Thomas Rushworth, Vice-President .....Toronto.  
Wm. Leamon, Secretary-Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which at 31st December, 1914, was 542.

Two members died during 1914, and \$80.00 funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 69.

Total amount of sick benefits paid during 1914, \$1,069.95.

Number of weeks' sickness experienced during 1914, 314.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$575.19.

III. ASSETS.

Cash in Treasurer's hands .....	\$ 8 55
Cash in Standard Bank .....	566 64
Total assets .....	<u>\$575 19</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for purposes of Sick Fund are made monthly and are payable on the 1st of each month. Nine such assessments were made during 1914.

The accounts of the Society were duly audited in January and July, 1914.

Names and addresses of auditors for 1914: J. M. Ogilvie, F. Matthews and T. Fielding, Toronto.

Amount of bond of Secretary, \$200.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$666.22.

Cash received during 1914 from:

Dues . . . . .	\$1,104 45
Interest . . . . .	18 47
Total receipts . . . . .	<u>\$1,122 92</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$ 10 00
Expenses of annual meeting . . . . .	2 50
Supplies bought . . . . .	5 50
Officers' salaries . . . . .	37 00
Premiums for guarantee . . . . .	2 00
Printing . . . . .	7 00
	<u>\$64 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits . . . . .	80 00
Sick benefits . . . . .	1,069 95
Total expenditure . . . . .	<u>\$1,213 95</u>

## HAMILTON LODGE No. 25, THEATRICAL MECHANICAL ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

Organized 20th February, 1907; incorporated in Ontario 26th February, 1907.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

William Mitson, President .....	Dundas.
Cecil W. Wallis, Recording Secretary .....	Hamilton.
William Stroud, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 49.  
One member died during 1914, and \$50.00 funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 9.  
Total amount of sick benefits paid during 1914, \$225.00.  
Number of weeks' sickness experienced during 1914, 45.  
Amount paid for medical attendance during 1914, \$123.00.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$1,762.70.

## III. ASSETS.

Cash in Molsons Bank, 31st December, 1914 .....	\$1,762 70
Cash in Dominion Bank, 31st December, 1914 .....	176 49
Total assets .....	<u>\$1,939 19</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, and are payable 1st of each month. Twelve assessments were made during 1914.

The books of the Society were duly audited January 4th, 1915.

The following books of record are kept: Cash Book and Ledger.

Name and address of auditor of accounts of 1914: E. Pope, Burlington.

No changes were made during 1914 in the Constitution and Rules in relation to benefits.

Amount of bond of Treasurer, \$1,500.00.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,974.10.

Cash received during 1914 from: 4

Application fees .....	\$ 22 50
Dues . . . . .	316 50
Supplies sold .....	7 55
Interest . . . . .	56 39
All other sources .....	174 00
Total . . . . .	<u>\$576 94</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax .....	\$ 19 85
Supplies bought .....	14 90
Rent, light and heat .....	37 50
Salaries .....	112 50
Printing, etc. ....	9 59
Postage, etc. ....	3 31
Expenses of management .....	<u>\$197 65</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Sick benefits .....	225 00
Medical attendance .....	123 00
Gratuities .....	1 50
All other .....	17 50
Total expenditure .....	<u>\$614 65</u>

THEATRICAL MECHANICAL ASSOCIATION.

(File I, pp. 17 and 169.)

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 472 Dovercourt Road, Toronto.*

Organized 21st September, 1886; incorporated 20th May, 1887.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. E. Ferris, President .....	Toronto.
W. E. Meredith, Recording Secretary .....	Toronto.
James Lydon, Treasurer .....	Toronto.
Josh Walford,	} Finance Committee .....
James Seymour,	
R. C. Newman,	

I. FUNERAL BENEFITS.

Total membership of Society, 178.  
Number of members who died during 1914, 1.  
Amount of funeral benefits paid during 1914, \$200.00.  
Amount standing to credit of fund, \$15,263.86.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1914, 20.  
Total amount of sick benefits paid during the year 1914, \$396.00.  
Number of weeks' sickness experienced, 66.  
Medical attendance, \$252.00.  
Amount of cash standing to credit of Sick Benefit Fund, \$547.28.

III. ASSETS.

Bonds, debentures, etc. ....	\$14,000 00
Cash on hand as per auditors' statement .....	184 78
Bank of Commerce, Toronto .....	598 89
Canada Permanent Mortgage Corporation .....	1,263 86
Totals .....	<u>\$16,047 53</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were duly audited in January, April, July, October, 1914.  
Auditors for the year: W. Sprinks, John Walford and J. McGolpin, Toronto.  
Certain changes were made in the Constitution and By-laws during 1914.  
Books of account kept by the Association are: Blotter and Ledger.  
Amount of bond of Treasurer, \$500.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$14,899.48.

Cash received during 1914 from:

Application, initiation fees and dues .....	\$1,651 50
Interest and dividends .....	610 66
All other sources .....	393 19
Total receipts .....	<u>\$2,655 35</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax or levies .....	\$54 25
Registration .....	3 00
Supplies bought .....	22 20
Rent, light, heat and taxes .....	19 00
Salaries, officers' and auditors' fees .....	203 00
Printing, stationery and advertising .....	30 00
Postage, etc. ....	7 25
Premiums for guarantee of lodge officers .....	5 00
Total expenses of management .....	<u>\$343 70</u>

(b) *Miscellaneous Expenditure.*

Gratuities to distressed members .....	8 50
Funeral benefits .....	200 00
Sick benefits .....	396 00
Medical attendance .....	252 00
Other expenditure .....	307 10
Total expenditure .....	<u>\$1,507 30</u>



## TORONTO HEBREW BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Incorporated 17th February, 1899.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

I. Smith, President .....	Toronto.
A. Bochnick, Vice-President .....	Toronto.
P. Yushkevitz, Treasurer .....	Toronto.
D. Pullan, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 193.

Number of members' children who died during 1914, 1.

Amount of funeral benefits paid in respect of members' children during 1914, \$5.00.

Total cash standing to credit of Sick and Funeral Fund, \$2,481.83.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 34.

Amount paid for sick benefits during 1914, \$525.00.

Number of weeks' sickness experienced during 1914, 105.

Amount paid for medical attendance during 1914, \$827.58.

## III. ASSETS.

Cash value of real estate .....	\$453 94
Cash value of mortgages .....	1,700 00
Cash in hands of Treasurer .....	159 49
Cash on deposit in Bank of Commerce, Toronto .....	2,322 34
Total assets .....	<u>\$4,635 77</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments for purposes of benefits are made once a year, if necessary.

No assessments were made during 1914.

The Society's accounts were duly audited January 10th, 1915.

Books of record kept by the Society are: Cash Book, Ledger and Record Book.

The auditors of accounts of 1914 were: J. Schien, J. Bochnick and K. Jaffey, Toronto.

No changes were made during 1914 in the organization, management, Constitution and Rules of the Society in relation to benefits.

Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$2,106.98.

Cash received during 1914 from:

Application fees .....	\$34 00
Initiation fees .....	28 00
Dues .....	1,986 30
Supplies sold .....	57 05
Interest . . . . .	163 48
Other sources .....	10 20

Total receipts .....	<u>\$2,279 03</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Rent, light and heat .....	80 00
Officers' salaries .....	98 00
Printing, stationery, etc. ....	45 50
Postage, 'phones, telegrams and express .....	54 95
Other management expenses .....	265 15

Total expenses of management .....	<u>\$546 60</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	5 00
Sick benefits .....	525 00
Medical attendance .....	827 58

Total expenditure .....	<u>\$1,904 18</u>
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## EVENING TELEGRAM EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized in May, 1912; incorporated in Ontario, 24th September, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas E. Till, President.....	Toronto.
Wm. Greer, Vice-President .....	Toronto.
T. Hopmans, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 86.

Number of members who died during 1914, none.

Amount paid for funeral benefits, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members of the Society who received sick benefits during 1914, 18.

Amount of benefits paid during 1914, \$255.00.

Number of weeks' sickness experienced in 1914, 51.

Amount paid for medical attendance during 1914, none.

Total amount to credit of Sick Benefit Fund, \$420.70.

## III. ASSETS.

Cash on hand .....	\$66 40
Cash in Dominion Bank .....	354 30
Total . . . . .	<u>\$420 70</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made weekly.

Number of assessments made during 1914, 52.

The books of the Society were duly audited December 31st, 1914.

Names and addresses of auditors of accounts of 1914: Geo. Potter and Geo. Christie.  
Toronto.

No changes were made in the Constitution and By-laws during 1914.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$268.40.

Cash received during 1914 from:

Initiation fees .....	\$7 50
Dues . . . . .	440 20
All other sources .....	45 75
Total receipts .....	<u>\$493 45</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Expenses of Annual Meeting .....	2 00
Travelling expenses .....	2 00
Officers' salaries .....	50 00
Stationery . . . . .	0 60
Total expenses of management .....	<u>\$57 60</u>

*(b) Miscellaneous Expenditure.*

Sick benefits .....	255 00
Other expenditure .....	28 55
Total . . . . .	<u>\$341 15</u>

VICTORIA LODGE OF GOOD SAMARITANS AND DAUGHTERS OF SAMARIA,  
HAMILTON, ONT.

Corporate Name: "Victoria Lodge, No. 7, I.O.G.S., and D. of S."

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 156½ King Street East, Hamilton.*

Organized 12th October, 1862; incorporated in Ontario 17th March, 1896.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Richard Hammond, President .....Hamilton.  
Florence Johnson, Treasurer .....Hamilton.  
Annie Gwyder, Secretary .....Hamilton.

I. FUNERAL BENEFITS.

One member died during the year 1914, and funeral benefits were paid amounting to \$25.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 14.

Number of members who received sick benefits during 1914, 1.

Amount of sick benefits paid during 1914, \$36.

Number of weeks' sickness experienced during 1914, 18.

Amount standing to credit of Sick and Funeral Benefit Fund, \$258.57.

III. ASSETS.

Cash on hand .....	\$22 32
Cash in Bank of Hamilton .....	236 25
Total assets .....	<u>\$258 57</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books and accounts of the Society were duly audited for 1914.

The names and addresses of the auditors were as follows: Florence Johnston, Violet Bryant and Cornelius Lewis, Hamilton.

No changes were made during 1914 in the Constitution and By-laws.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$304.67.

Cash received during 1914 from:

Dues .....	\$32 25
Interest .....	12 40
Total receipts .....	<u>\$44 65</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	24 00
Printing, etc. ....	1 50
	<hr/>
	\$28 50

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	36 00
Other expenditure .....	1 25
	<hr/>
Total expenditure .....	\$90 75



ITALIAN WORKINGMEN'S ASSOCIATION OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized 31st December, 1901, and incorporated 31st December, 1901.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Giovanni Colombo, President .....Toronto.  
Paris Gagliardini, Secretary .....Toronto.  
Giuseppe Passavanti, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 110.

One member died during 1914, and \$50.00 funeral benefits were paid.

Total cash standing to credit of Funeral Benefit Fund at 31st December, 1914,  
\$1,246.33.

II. SICK BENEFITS.

Number of members who received sick benefitts during 1914, 18.

Amount paid for sick benefits, \$268.21.

Number of weeks' sickness experienced, 55 4-7.

Amount paid for medical attendance, \$172.50.

III. ASSETS.

Cash on hand .....	\$50 00
Cash deposited in Bank of Commerce .....	1,196 33
Total assets .....	<u>\$1,246 33</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were duly audited 9th January, 1915.

The names and post office addresses of the auditors for 1914 were as follows:

L. Delnegro, P. Michel, Toronto.

Books of account kept by the Society: Ledgers and Cash Book.

No changes were made in the Constitution and By-laws during 1914.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,235.69.

Cash received during 1914 from:

Initiation fees .....	\$10 00
Dues . . . . .	710 00
Supplies sold .....	7 95
Interest . . . . .	33 09
<hr/>	
Total receipts .....	\$761 04
<hr/>	

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Rent, etc. ....	56 00
Salaries . . . . .	42 20
Supplies bought .....	15 80
Printing . . . . .	29 75
Postage . . . . .	9 35
Investigation of claims .....	3 59
<hr/>	
Total management expenses .....	\$159 69

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Medical attendance .....	172 50
Sick benefits .....	268 21
Other expenditure .....	100 00
<hr/>	
Total expenditure .....	\$750 40
<hr/>	

LA CONGREGAZIONE DELLA IMMACOLATA CONCEZIONE DI MARIA  
SANTISSIMA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized, March, 1904; incorporated in Ontario, 14th March, 1904.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. Frasca, President .....	Toronto.
F. Napoli, Vice-President .....	Toronto.
Rocco Gianvecchio, Treasurer .....	Toronto.
P. Manganelli, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The membership at 31st December, 1914, was 14.

Number of members who died during 1914, none.

Total amounts paid for funeral benefits, nil.

Cash standing to credit of Sick and Funeral Benefit Fund, \$369.35.

II. SICK BENEFITS.

The Society undertakes sick benefits.

One member received sick benefits during 1914, amounting to \$11.86.

Number of weeks' sickness experienced in 1914, 4.

III. ASSETS.

Cash in deposit in Bank of Montreal, Toronto .....	\$385 65
Total assets .....	<u>\$385 65</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were audited during 1914.

Name of auditor: Pietro Manganelli, Toronto.

Certain changes were made during 1914 in the organization or management or in the constitution or rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$369.35.

Cash received during 1914 from:

Dues .....	\$35 18
Interest and dividends .....	10 98
Total receipts .....	<u>\$46 16</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Printing, etc. ....	15 00
Total management expenses .....	<u>\$18 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	11 86
	<u>\$29 86</u>

DAUGHTERS AND MAIDS OF ENGLAND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 598 Gerrard Street East, Toronto, Ont.*

Organized 7th November, 1890; incorporated 9th January, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Elizabeth Pincombe, Grand President .....Toronto.  
Nellie Nobes, Grand Vice-President .....Toronto.  
Elizabeth Hooper, Grand Past President .....London.  
Frank H. Revell, Grand Treasurer .....Hamilton.  
Leonard George Cross, Grand Secretary, 598 Gerrard Street .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge; total membership, 3,453.

Number of members of the Society who died during 1914, 19.

Amount of funeral benefits paid during 1914, \$895.00.

Total cash standing to credit of Funeral Benefit Fund, 31st December, 1914, \$6,539.37.

II. SICK BENEFITS.

Sick benefits are undertaken by the Subordinate Lodges.

Number of members who received sick benefits in 1914: Subordinate Bodies, 387;  
Juvenile Branch, 36.

Total amount of benefits paid during 1914: Subordinate Bodies, \$2,386.42; Juvenile  
Branch, \$70.00; Total, \$2,456.42.

Number of weeks' sickness experienced in 1914: By Subordinate Bodies, 954 1-3;  
Juvenile Branch, 48 2-3.

Amount paid for medical attendance during 1914: Subordinate Bodies, \$3,688.30;  
Juvenile Branch, \$285.90.

Total amount cash standing to credit of Sick Benefit Fund at 31st December, 1914:  
Subordinate, \$14,966.11; Juvenile, \$1,742.25.

IV. ASSETS.

Cash value of mortgages .....	\$1,900 00
Actual cash on hand .....	1,102 38
Cash on deposit, not drawn against, in Bank of Montreal, Hamilton and various banks, situate at different places .....	8,115 91
All other assets .....	428 89
Subordinates, \$20,248.57; Juveniles, \$1,174.08.	

Total assets ..... \$11,547 18

V. LIABILITIES.—None.

## VI. MISCELLANEOUS.

Assessments for the purpose of life insurance were made quarterly during 1914.

Four such assessments were made during 1914, payable March, June, September, and December.

The Society's books were audited 22nd February, 1914.

The following books of record are kept: Cheque Book, Cash Book, Ledgers, and Stock Book.

Names and post office addresses of the auditors for 1914 were as follows: Mrs. Eliza Swanston, Toronto, and J. W. Bateman, Whitby.

Amount of bond of Grand or Supreme Secretary, \$500.

Amount of bond of Grand or Supreme Treasurer, \$500.

## VII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash balance from 1913 (not extended), \$9,804.24.			
Cash received during 1914 from:			
Application fees .....	\$139 20	\$382 50	.....
Initiation fees .....	.....	993 25	\$24 26
Assessments .....	1,194 60	12,315 74	521 10
Per capita tax .....	1,148 25	.....	.....
Supplies sold .....	761 75	.....	.....
Interest and dividends .....	278 67	303 90	37 80
Premiums for guarantee of lodge officers	107 60	.....	.....
All other .....	59 60	.....	.....
	<hr/> \$3,689 67	<hr/> \$13,995 39	<hr/> \$583 16

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.	Juvenile Branches.
Cash paid during 1914 for:			
Per capita tax .....	.....	\$1,148 25	.....
Commission .....	.....	60 50	.....
Registration fee .....	\$15 00	139 20	\$11 90
Expenses of Annual Meeting .....	50 50	.....	.....
Supplies bought .....	586 89	746 10	15 65
Travelling expenses .....	97 95	.....	.....
Rent, etc. ....	.....	1,726 00	60 00
Salaries, auditors' and officers' fees ....	528 60	1,020 00	52 30
Postage, telegrams and express .....	88 23	237 90	15 90
Printing, stationery, and advertising ...	44 50	62 00	.....
Premium for guarantee of lodge officers	10 00	99 73	7 87
Other expenses .....	58 95	.....	.....
Total expenses of management ....	<hr/> \$1,480 62	<hr/> \$5,239 68	<hr/> \$163 62

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	895 00	1,194 60	52 10
Sick benefits .....	.....	2,386 42	70 00
Medical attendance .....	.....	3,688 30	285 90
Invested in mortgages .....\$1,900 00			
Totals .....	<hr/> \$2,375 62	<hr/> \$12,509 00	<hr/> \$571 62



THE MUTUAL MASONIC COMPACT OF ST. CATHARINES AND NIAGARA DISTRICT.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, St. Catharines, Ont.

Organized 15th September, 1871; incorporated in Ontario 3rd December, 1892.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James E. Merriman, President .....St. Catharines.  
William F. Clarke, Vice-President .....Grimsby.  
H. J. Johnston, Secretary-Treasurer ..... St. Catharines.

II. MOVEMENT IN INSURANCE CERTIFICATES.

Contracts for Insurance other than Endowments, Sick or Funeral Benefits.

	Number.	Amount.
Contracts in force 31st December, 1913 .....	180	\$ c. 18,000 00
Add contracts taken during 1914, new or renewed.....	41	4,100 00
Gross number and amount of contracts on foot at any time during 1914.	221	22,100 00
	Number.	Amount.
Deductions:		
Contracts matured in 1914.....	5	\$ c. 500 00
Contracts lapsed in 1914.....	12	1,200 00
Total deductions extended.....	17	1,700 00
Net contracts on foot at 31st December, 1914.....	204	20,400 00

V. ASSETS.

Cash on deposit in Security Loan and Savings Co., St. Catharines..... \$110 92

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

Assessments for purpose of life insurance certificates are made when found necessary.

Three assessments were made during 1914.

The accounts of the Society were audited on the 8th January, 1915.

Books of record or account kept for purposes of insurance certificates are: Cash Book and Register of Members.

Name and post office address of auditor for 1914: W. A. Mittleberger, St. Catharines.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$142.93.

Cash received during 1914 from:

Assessments . . . . .	\$551 00
Interest and dividends . . . . .	5 44
Total receipts . . . . .	<u>\$556 44</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Commission, etc. . . . .	\$16 70
Registration fee . . . . .	3 00
Expenses of Annual Meeting . . . . .	1 50
Printing, stationery and advertising . . . . .	6 15
Managing officers' salaries and officers' and auditors' fees. . . . .	50 00
Postage, telegrams and express . . . . .	9 10
Supplies bought . . . . .	2 00
Total expenses of management . . . . .	<u>\$88 45</u>

(b) *Miscellaneous Expenditure.*

Life insurance claims . . . . .	500 00
Total expenditure . . . . .	<u>\$588 45</u>

TORONTO MUSICAL PROTECTIVE ASSOCIATION.

ANNUAL STATEMENT OF BENEFIT DEPARTMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized 2nd December, 1887; incorporated in Ontario 26th September, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Jas. G. Reid, President .....Toronto.  
Jos. Ball, Secretary .....Toronto.  
G. J. Timpson, Treasurer .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 729.  
Number of members who died during 1914, 3.  
Amount of funeral benefits paid in 1914, \$150.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 29.  
Amount of benefits paid in 1914 in respect of sick members, \$474.00.  
Number of weeks' sickness experienced in 1914, 158.  
Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1914,  
\$448.96.

III. ASSETS.

Cash value of real estate .....	\$35,000 00
Cash on hand .....	271 76
Cash in bank .....	448 96
Furniture, etc. ....	1,225 00
Total assets .....	<u>\$36,945 72</u>

IV. LIABILITIES.

Due to general account .....	\$1,402 40
Due on mortgage .....	6,000 00
All other .....	600 00
	<u>\$8,002 40</u>

## V. MISCELLANEOUS.

Dues are payable quarterly by the members.

The books of the Society were audited in January, April, July and October of 1914.

Books of record or account kept: Ledger and Blotter.

The names and post office addresses of the auditors for 1914 were as follows:

W. E. Meredith and C. Fairhead, Toronto.

No changes were made during 1914 in the Constitution and Laws in relation to benefits.

Amount of bond of Secretary, \$200.00.

Amount of bond of Treasurer, \$300.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,025.16.

Cash received during 1914 from:

Dues, application and initiation fees .....	\$2,123 02
Interest . . . . .	19 30
Rent . . . . .	859 90
All other sources .....	2,213 28
Total . . . . .	<u>\$5,215 50</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$10 00
Interest on mortgage .....	1,196 00
Rent, light, heat and taxes .....	732 63
Managing officers' salaries and auditors' fees .....	695 00
Postage, telephones, etc. ....	47 07
Printing, etc. ....	72 00
Total . . . . .	<u>\$2,752 70</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	150 00
Sick benefits .....	474 00
Principal and interest on mortgage .....	1,196 00
All other .....	1,219 00
Total expenses .....	<u>\$5,791 70</u>

## PROVINCIAL GRAND ORANGE LODGE OF ONTARIO EAST.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Belleville, Ont.*

Organized 20th February, 1860, and incorporated in Ontario 22nd May, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Fred W. Forde, Grand Master..... Ottawa, Ont.  
 Evan H. McLean, Deputy Grand Master..... Bowmanville, Ont.  
 Duncan Monroe, Grand Treasurer ..... Cornwall, Ont.  
 F. M. Clarke, Grand Secretary..... Belleville, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 188.  
 One member died during 1914.  
 Amount of funeral benefit paid in 1914, \$50.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. Sixteen members received sick benefits during 1914.

Number of weeks' sickness experienced during 1914, 69 6-7.

Sick benefits amounting to \$209.56 were paid.

Cash standing to credit of Sick Fund, \$633.30.

## III. ASSETS.

Cash on hand .....	\$33 30
Cash in Bank of Montreal, Belleville .....	600 00
Total assets .....	<u>\$633 30</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited 28th January, 1915.

The books of record kept are: Membership Register, Record and Cash Book.

The names and post office addresses of the auditors for 1914 were as follows:

W. C. Reid, Belleville, and Walter P. Wiggins, Bancroft.

Amount of bond of Secretary-Treasurer, \$1,000.00 (combined).

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$763.00.

Cash received during 1914 from:

Dues . . . . .	\$238 36
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Total receipts . . . . .	<u>\$238 36</u>
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VIII. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
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Officers' salary, etc. . . . .	<u>102 50</u>
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Total expenses of management . . . . .	\$105 50
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(b) Miscellaneous Expenditure.

Funeral benefits . . . . .	50 00
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Sick benefits . . . . .	<u>209 56</u>
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Refunded on rejected applications . . . . .	3 00
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Total expenditure . . . . .	<u>\$368 06</u>
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## TORONTO CIVIC EMPLOYEES' BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, 249 Pape Avenue, Toronto, Ont.*

Organized 10th March, 1890; incorporated 10th July, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John H. Craven, President .....Toronto.  
 Samuel Clark, Treasurer .....Toronto.  
 Chas. J. Mitchell, Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 313.

Number of members who died during 1914, no information.

Amount of funeral benefits paid during 1914, \$120.00.

Cash to credit of fund at 31st December, 1914, \$1,504.66.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1914, 70.

Amount of benefits paid in 1914, \$564.

Number of weeks' sickness experienced in 1914, 167 4-7.

Amount paid for medical attendance, \$138.75.

## III. ASSETS.

	Grand Lodge.	Subordinate Lodges.
Cash on hand .....	\$48 62	.....
Cash in Dominion and Royal Banks .....	1,456 04	\$5,950 77
Total assets .....	\$1,504 66	\$5,950 77

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Payments are made monthly.

The accounts of the Society were duly audited for the year 1914, 31st December, 1914.

Names and addresses of the auditors for the year 1914: T. Hilton and John Gracey, Toronto.

Books kept by Society: Minute Book, Treasurer's Book and Bank Book  
 No changes were made in the Constitution and By-laws of the Society.

## VI. CASH RECEIPTS.

Cash balance from 1913 (not extended)—

Grand Body .....	\$1,301 47
Subordinate Bodies .....	5,147 80

Cash received during 1914 from:

	Grand Lodge.	Subordinate Lodges.
Application fees .....	\$344 24	.....
Dues .....	.....	\$1,104 67
Initiation fees .....	.....	124 50
Interest .....	19 25	154 10
All other sources .....	.....	470 84
Total receipts .....	<u>\$363 49</u>	<u>\$1,854 11</u>

## VII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

	Grand Lodge.	Subordinate Lodges.
Per capita tax .....	.....	\$208 15
Registration fee .....	\$3 00	.....
Supplies bought .....	14 85	.....
Postage, etc. ....	45	5 50
Rent .....	2 00	45 00
Managing officers' salaries and officers' and auditors' fees	20 00	116 50
Printing, etc. ....	.....	18 25
Other expenses .....	.....	67 50
Total expenses of management .....	<u>\$40 30</u>	<u>\$460 90</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	120 00	.....
Sick benefits .....	.....	564 00
Medical attendance .....	.....	138 75
Total expenditure .....	<u>\$160 30</u>	<u>\$1,163 65</u>

## ST. LUKE BENEFIT SOCIETY OF AMHERSTBURG.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Amherstburg, Ont.*

The Executive Officers of the Society at the 31st December, 1914, were as follows:

E. Crimmins, President .....	Amherstburg.
Percy Deneen, Vice-President .....	Amherstburg.
P. Alex. Barron, Financial Secretary .....	Amherstburg.
L. Bertrand, Recording Secretary .....	Amherstburg.
J. Reaume, Treasurer .....	Amherstburg.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 63.  
 Number of members who died in 1914, 2; amount paid for funeral benefits, \$50.00.  
 Number of members who received sick benefits in 1914, 6.  
 Total amount paid for sick benefits in 1914, \$130.84.  
 Number of weeks' sickness experienced in 1914, 32 5-7.  
 Balance to credit of fund, 31st December, 1914, \$170.86.

## III. ASSETS.

Cash standing to credit of Sick Benefit Fund, 31st December, 1914 .....	\$170 86
Total assets .....	<u>\$170 86</u>

## IV. LIABILITIES.—No information.

## V. MISCELLANEOUS.

The books of the Society were audited February 20th, 1915.

Names and addresses of the auditors for 1914: P. J. Reaume and P. A. Barron.  
 Amherstburg.

## VII. CASH RECEIPTS.

Balance from 1913 (not extended), \$201.28.

Cash received during 1914 from:

Dues, application and initiation fees .....	\$205 75
Interest and dividends .....	5 90
Total . . . . .	<u>\$211 65</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$ 3 00
Supplies bought .....	23 98
Officers' salaries .....	25 00
Postage, etc. ....	50
Printing, etc. ....	3 75
All other expenditure .....	5 00
<hr/>	
Total expenses of management .....	\$ 61 23

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	50 00
Sick benefits .....	130 84
<hr/>	
Total expenditure .....	\$242 07
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FIRST ROUMANIAN HAAVIS ACHIM SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 1st January, 1906, and incorporated in Ontario, 28th October, 1907.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

D. Haimovich, President .....Toronto.  
 Z. Haber, Vice-President .....Toronto.  
 H. Rossenberg, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Two members died during 1914.  
 Amount paid for funeral benefits during 1914, \$30.00.

II. SICK BENEFITS.

Total membership of the Society at 31st December, 1914, 48.  
 Sick benefits are undertaken by the Society. Two members were sick.  
 Total amount of benefits paid in 1914 in respect of sick members, \$70.85.  
 Number of weeks' sickness experienced, 17.  
 Amount paid for medical attendance, \$159.44.  
 Amount standing to credit of Sick Benefit Fund, 31st December, 1914, \$178.45.

III. ASSETS.

Cash value of real estate .....	\$500 00
Cash in Northern Crown Bank, 31st December, 1914 .....	178 45
Total . . . . .	<u>\$678 45</u>

IV. LIABILITIES.—None.

VII. CASH RECEIPTS.

Cash from 1913, \$308.45.  
 Cash received during 1914 from:

Application fees .....	\$ 6 50
Initiation fees .....	6 50
Dues . . . . .	355 85
Assessments . . . . .	10 00
Interest . . . . .	5 30
Supplies sold . . . . .	1 50
All other sources .....	143 70
Total receipts .....	<u>\$529 35</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$ 3 00
Investigation of claims .....	5 63
Expenses of meeting .....	28 50
Salaries . . . . .	60 00
Principal and interest .....	74 86
Supplies bought .....	5 00
Postage . . . . .	34 72
Other expenses .....	34 00
<hr/>	
Total expenses of management .....	\$245 71

*(b) Miscellaneous Expenditure.*

Sick benefits .....	70 85
Medical attendance and drugs .....	159 44
Funeral benefits .....	30 00
Gratuities to distressed members .....	53 35
Other expenses .....	100 00
<hr/>	
Grand totals .....	\$659 35
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# SONS OF POLAND FRIENDLY SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized 20th April, 1907; incorporated in Ontario 19th December, 1907.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Antoni Wactawski, President .....	Toronto.
Tan Wasjtowick, Vice-President .....	Toronto.
Antoni Lozicki, Recording Secretary .....	Toronto.
Alexander Purat, Financial Secretary .....	Toronto.
Stanislaus Naplosscrye, Treasurer .....	Toronto.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a total membership of 38.

Number of members who received sick benefits, 3.  
 Total amount paid for sick benefits in 1914, \$62.00.  
 Number of weeks' sickness experienced in 1914, 16.  
 Amount paid for medical attendance for 1914, \$6.50.  
 Balance to credit of fund, 31st December, 1914, \$365.29.

## III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1914.....	\$365 29
Total assets .....	<u>\$365 29</u>

## IV.—LIABILITIES.—None.

## VII. CASH RECEIPTS.

Cash balance from 1913, \$292.12.  
 Cash received during 1914 from:

Application fees .....	\$21 50
Interest . . . . .	8 96
Initiation fees .....	3 75
Dues . . . . .	137 50
Donations . . . . .	8 48
Total . . . . .	<u>\$179 29</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	5 00
Rent . . . . .	18 00
Salary of Recording Secretary .....	6 00
Printing . . . . .	4 50
Postage . . . . .	1 12
<hr/>	
Expenses of management .....	\$37 62

(b) *Miscellaneous Expenditure.*

Sick benefits .....	62 00
Medical attendance .....	6 50
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Total expenditure .....	\$106 12
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## ST. JOSEPH LITHUANIAN BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Organized 24th February, 1907, and incorporated in Ontario 11th July, 1908.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

F. Regina, Vice-President .....	Toronto.
Anthony Morkis, Recording Secretary .....	Toronto.
J. Simonaites, Financial Secretary .....	Toronto.
J. Baliunas, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 25.

No members died during 1914. Amount of funeral benefits paid during 1914, none.

No members' wives died during 1914.

Amount paid in respect of deceased wives, none.

Cash standing to credit of Funeral Fund at 31st December, 1914, \$396.56.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. One member received sick benefits during 1914.

Number of weeks' sickness experienced during 1914, 1.

Sick benefits amounting to \$4.00 were paid.

## III. ASSETS.

Cash on hand .....	\$31 47
Cash in Royal Bank of Canada .....	365 09
Total assets .....	<u>\$396 56</u>

## IV.—LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly, payable each month.

The Society's accounts were audited 31st December, 1914.

The books of record kept are a Ledger, Minute and Cash Book.

Names and addresses of the auditors for 1914: J. Vasiliauskas and A. Karaszauskas, Toronto.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$309.02.

Cash received during 1914 from:

Initiation fees .....	\$5 50
Dues . . . . .	80 50
Assessments . . . . .	3 30
Interest . . . . .	9 78
Donations . . . . .	2 46
All other sources .....	85 95

Total receipts .....	<u>\$187 49</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Rent, light, heat and taxes .....	11 25
Supplies bought .....	0 60
Salaries . . . . .	12 00
Printing . . . . .	3 50
Postage, etc. ....	0 50
All other expenses .....	65 10

Total expenses of management .....	<u>\$95 95</u>
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	4 00
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Total expenditure .....	<u>\$99 95</u>
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## THE ONTARIO GRAND COMMANDERY OF THE KNIGHTS OF ST. JOHN.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto.*

Incorporated in Ontario 26th May, 1894.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

R. E. King, President .....	Toronto.
B. J. McGroarty, Secretary .....	Toronto.
L. Bear, Treasurer .....	Toronto.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by subordinate and auxiliary branches of the Society; total membership, 299.

Number of members of the Society who died during 1914, 3.

Amount of funeral benefits paid during 1914, none.

Cash to credit of Funeral Fund, \$999.78.

## IV. SICK BENEFITS.

Sick benefits are undertaken by the subordinate and auxiliary branches of the Society.

	Subordinate.	Auxiliary.
Number of members who received sick benefits during 1914..	15	10
Total amount of benefits paid during 1914 .....	\$215 50	\$102 00
Number of weeks' sickness experienced in 1914.....	46	34
Amount paid for medical attendance in 1914.....	\$184 45	\$108 00
Balance to credit of Sick and Funeral Fund, 31st December,		
1914 . . . . .	\$629 87	\$376 17

## V. ASSETS.

Cash in various banks .....	\$2,318 58
All other assets, supplies, etc. ....	767 40
Total . . . . .	<u>\$3,085 98</u>

## VI. LIABILITIES.

Amount due for medical attendance .....	\$65 00
Funeral benefits .....	100 00
All other .....	36 13
Officers' salaries .....	6 44
Total . . . . .	<u>\$207 57</u>

## VII. MISCELLANEOUS.

The Society's accounts were duly audited May, 1914, and January, 1915.

Names and postoffice addresses of the auditors for 1914: Joseph Allen and Miss C. Hubbert, Toronto.

Number of members in Ontario at 31st December, 1914, 299.

Number of members in Ontario who died during 1914, 3.

Amount of death benefits paid to Ontario members during 1914, none.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,841.00.

Cash received during 1914 from:

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Application fees .....	\$23 00		
Initiation fees .....		\$84 50	\$12 00
Dues . . . . .		1,243 00	446 61
Assessments . . . . .	362 00		
Per capita tax .....	272 52		
Interest and dividends .....	23 07	14 02	9 65
Supplies sold .....	32 47		
All other sources .....		44 46	146 30
Total receipts .....	\$713 06	\$1,385 98	\$614 56

## IX. CASH EXPENDITURE.

## (a) Expenses of Management.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash paid during 1914 for:			
Per capita tax .....	\$122 50	\$229 29	\$43 23
Law costs .....	1 00		
Registration fee .....	3 00		
Supplies bought .....		19 94	12 53
Rent, light, heat and taxes .....	13 50	215 25	149 00
Officers' salaries .....	50 00	38 98	12 60
Expenses of meeting .....	9 00		
Printing . . . . .	113 10		
Postage, etc. ....	3 76	13 00	8 72
All other .....	15 00	125 47	91 20
Total expenses of management .....	\$330 86	\$641 93	\$317 28

## (b) Miscellaneous Expenditure.

Per capita tax or levies .....		263 90	72 10
Sick benefits .....		215 50	102 00
Medical attendance .....		184 45	108 00
Total expenditure .....	\$330 86	\$1,305 78	\$599 38



SICK AND FUNERAL BENEFIT DEPARTMENT OF THE GRAND DIVISION OF  
THE SONS OF TEMPERANCE OF ONTARIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Aurora, Ont.*

Incorporated in Ontario 5th February, 1908.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Fred. C. Ward, President.....	Toronto.
A. L. Pascoe, Vice-President.....	Solina.
J. M. Walton, Secretary .....	Aurora.

I. FUNERAL BENEFITS.

Number of members who died during 1914, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 19.

Number of members of the Society who received sick benefits during 1914, 2.

Total amount of benefits paid in 1914, \$12.00.

Number of weeks' sickness experienced in 1914, 4.

Total amount of cash standing to credit of Sick Fund at 31st December, 1914,  
\$677.27.

III. ASSETS.

Cash value of bonds, debentures, etc.....	\$500 00
Cash in Bank of Montreal, Aurora.....	178 27
Total assets .....	<u>\$678 27</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1914.

The Society's accounts were audited November 12th, 1914.

The books of record kept are a Ledger, Minute and Cash Book.

Name and address of the auditor for 1914: Howard Ferguson, Toronto, Ont.

VII. CASH RECEIPTS.

Cash balance 31st December, 1913, \$567.14.

Cash received during 1914 from:

Assessments . . . . .	\$111 55
Per capita tax and levies .....	1 70
Interest . . . . .	12 88
Total receipts .....	<u>\$126 13</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Total management expenses .....	\$3 00

(b) *Miscellaneous Expenditure.*

Sick benefits .....	12 00
Total expenditure .....	\$15 00

SOCIETA AMICHEVOLE DI FIGLI D'ITALIA D'OTTAWA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Ottawa, Ont.*

Organized 27th June, 1907; incorporated in Ontario 18th August, 1909.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Michele Montagana, President .....	Ottawa.
Vincenzo Cuccaro, Secretary .....	Ottawa.
Poole Pantalone, Treasurer .....	Ottawa.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 64.  
One member's wife died during 1914, and \$25.00 funeral benefits were paid.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1914, 9.  
Total amount of sick benefits paid during 1914, \$145.00.  
Number of weeks' sickness experienced in 1914, 29.  
Amount paid for medical attendance during 1914, \$6.00.

III. ASSETS.

Cash value of mortgages .....	\$1,000 00
Actual cash in Bank of Ottawa, 31st December, 1914.....	667 28
Total assets .....	<u>\$1,667 28</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of the Society were duly audited February 13th, 1915.  
Names and addresses of auditors of accounts of 1914: Tomaso Spino and Antonio Mandollo, Ottawa, Ont.  
No changes were made during 1914 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$480.68.  
Cash received during 1914 from:

Application fees .....	\$9 00
Dues . . . . .	398 60
Interest . . . . .	13 30
All other sources .....	70 00
Total receipts .....	<u>\$490 90</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 05
Rent, etc. ....	20 00
Salaries . . . . .	25 00
Printing . . . . .	44 50
Postage, etc. ....	0 75
Total expenses of management .....	<u>\$93 30</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	25 00
Sick benefits .....	145 00
Medical attendance .....	6 00
Other expenditure .....	25 00
Total expenditure .....	<u>\$294 30</u>

## NOVA RADOMSK RELIEF SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized 16th January, 1909, and incorporated 28th May, 1909.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

L. Schemnitz, President .....	Toronto.
D. Greenberg, Treasurer .....	Toronto.
Morris Jacobs, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 61.

No members died during 1914, and no funeral benefits were paid.

Three members' children died and \$15.00 funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 8.

Amount paid for sick benefits, \$75.00.

Number of weeks' sickness experienced, 15.

Amount paid for medical attendance, \$335.27.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$452.17.

## III. ASSETS.

Value of real estate .....	\$700 00
Cash deposited in Dominion Bank .....	452 17
Total assets .....	<u>\$1,152 17</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made quarterly.

The Society's accounts were audited January 13th, August 22nd, November 16th, 1914, and January 16th, 1915.

The books of record kept are as follows: Day Book, Cash Book and Ledger.

Names and postoffice addresses of the auditors of accounts of 1914: J. Charles, J. Cornblum and H. Isicovitz, Toronto.

No changes were made in regard to sick benefits during 1914.

Amount of bond of Treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$493.33.

Cash received during 1914 from:

Application fees .....	\$14 00
Dues .....	363 60
Assessments .....	264 50
Interest and dividends .....	11 15
Other sources .....	18 09
<b>Total receipts .....</b>	<b>\$671 34</b>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$42 00
Registration fee .....	3 00
Rent .....	62 00
Managing officers' salaries, etc. ....	66 71
Printing .....	27 55
Postage .....	28 65
<b>Total management expenses .....</b>	<b>\$229 91</b>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	15 00
Sick benefits .....	75 00
Medical attendance .....	335 27
Cemetery .....	57 32
<b>Total expenditure .....</b>	<b>\$712 50</b>



## ST. ALBERT FRIENDLY SOCIETY (OF RENFREW).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Renfrew.*

Organized 1st January, 1909, and incorporated in Ontario 14th November, 1909

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Philip Klomon, President .....	Renfrew.
Nicholas Kobus, Vice-President .....	Renfrew.
Frank Stubinsky, Recording Secretary .....	Renfrew.
Alex. Stubinsky, Financial Secretary .....	Renfrew.
John Rouble, Treasurer .....	Renfrew.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 38.  
 One member died during 1914, and funeral benefits were paid amounting to \$50.00.  
 No members' wives died during 1914.  
 Amount paid in respect of deceased wives, nil.  
 Cash standing to credit of Funeral Benefit Fund, \$604.02.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society. No members received sick benefits during 1914.

Number of weeks' sickness experienced during 1914, none.  
 No sick benefits were paid.

## III. ASSETS.

Cash in Merchants Bank, Renfrew .....	\$604 02
All other assets .....	15 00
Total assets .....	<u>\$619 02</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

The Society's accounts were audited January 28th, 1915.

The books of record are Cash Book, Ledger, Minute and Endowment Register.

Names and addresses of the auditors for 1914: Thos. Yonta and Andrew Freemark, Renfrew.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$561.32.

Cash received during 1914 from:

Assessments . . . . .	\$136 00
Interest and dividends . . . . .	16 80
Total receipts . . . . .	<u>\$152 80</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$ 3 00
Supplies bought . . . . .	9 00
Salaries . . . . .	7 10
Postage . . . . .	2 00
Total expenses of management . . . . .	<u>\$ 21 10</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Gratuities . . . . .	35 00
All other expenditure . . . . .	4 00
Grand total . . . . .	<u>\$110 10</u>

THE MOZIRER SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized, 24th July, 1905; incorporated, 28th February, 1906.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Sam. Shapiro, President .....	Toronto.
*Aaron Laefsky, Vice-President .....	Toronto.
Morris Lifshitz, Secretary .....	Toronto.
Harry Caplan, Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the membership of which, at the 31st of December, 1914, was 201.

Number of members who died during 1914, none.

Amount paid for funeral benefits, nil.

Number of members' wives who died during 1914, none.

Amount of funeral benefits paid, none.

Amount of funeral benefits paid for members' children during 1914, \$45.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Twenty-three members received sick benefits during 1914, amounting to \$305.00

Number of weeks' sickness experienced during 1914, 61.

Amount paid for medical attendance, \$409.00.

Amount of cash standing to credit of the fund, \$2,098.03.

III. ASSETS.

Cash value of real estate, less incumbrances .....	\$3,000 00
Cash in Northern Crown Bank .....	1,156 56
Cash in Dominion Bank .....	938 42
Cash on hand .....	3 05
Total . . . . .	<u>\$5,098 03</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

No assessments were made during the year 1914.

The accounts were duly audited quarterly during 1914.

Names and addresses of the auditors for the year 1914: S. Shapiro, S. Rosenberg and S. Sherman, Toronto.

Books of record and account kept are: Record Book, Ledger, Cash Book and Day Book.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,586.65.

Cash received during 1914 from:

Application fees .....	\$14 50
Initiation fees .....	9 50
Dues, Relief Fund .....	103 00
Fines .....	70
Interest . . . . .	49 56
Supplies sold .....	59 10
Dues . . . . .	1,215 00
Donations . . . . .	50 90
Medical fees .....	430 89
All other sources .....	339 45
Total receipts .....	<u>\$2,272 60</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	3 00
Supplies . . . . .	50 00
Rent . . . . .	94 75
Managing officers' salaries .....	202 55
Printing . . . . .	80 00
Postage . . . . .	57 56
Travelling expenses .....	14 95
Premiums . . . . .	67 00
Total expenses of management .....	<u>\$569 81</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	45 00
Benefits to orphans .....	30 00
Sick benefits .....	305 00
Medical attendance .....	409 00
Gratuities to distressed members .....	402 41
Total expenditure .....	<u>\$1,761 22</u>

## YOUNG MEN'S HEBREW ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Incorporated in Ontario 2nd June, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Morris Sheinkman, President .....	Toronto.
M. Levin, Vice-President .....	Toronto.
L. Bernard, Treasurer .....	Toronto.
Harry Zweig, Financial Secretary .....	Toronto.
J. Durrand, Recording Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 80.

No members died during 1914.

Amount of funeral benefits during 1914, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 2.

Amount paid for sick benefits during 1914, \$15.00.

Number of weeks' sickness experienced during 1914, 3.

Amount paid for medical attendance during 1914, \$92.26.

## III. ASSETS.

Value of real estate .....	\$400 00
Cash deposited in Bank of Montreal .....	650 74
Total assets .....	<u>\$1,050 74</u>

## IV. LIABILITIES.

Mortgage on cemetery lot .....	\$50 00
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## V. MISCELLANEOUS.

Assessments are made yearly, and payable on the 31st March.

The Society's accounts were audited every quarter during 1914.

The books of record are: Cash Book, Day Book, Bank Book, Dues Book, Minute Book, Membership Roll Book.

Names and addresses of the auditors for 1914: H. Cosky and S. Bengman, Toronto. No changes were made during 1914 in the Constitution and Rules in relation to benefits.

Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$711.39.

Cash received during 1914 from:

Application fees .....	\$69 00
Dues . . . . .	439 20
Fines . . . . .	2 00
Interest and dividends .....	15 68
Degrees and cards .....	12 30
Rent, etc. ....	38 00
Donations . . . . .	51 70
All other sources .....	175 25

Total receipts .....	<u>\$803 13</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Supplies bought .....	74 50
Rent, etc. ....	364 62
Salaries, auditors' and officers' fees .....	68 00
Postage, telegrams and express .....	26 65
Printing, stationery and advertising .....	46 63
Other expenses .....	60 87

Total expenses of management .....	<u>\$644 27</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits .....	15 00
Medical attendance .....	92 26
Gratuities to distressed members .....	95 00

Total expenditure .....	<u>\$846 53</u>
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ONTARIO COMMERCIAL TRAVELLERS' ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, London, Ontario.

Organized 23rd December, 1876, and incorporated in Ontario, 13th September, 1880.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Hugh H. Rennie, President .....London.  
John H. Hiscocks, Secretary .....London.  
John T. Green, Treasurer .....London.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by Endowment contracts.—None.

Amount covered by contracts other than for endowments, or for Sick or Funeral Benefits in force 31st December, 1914, \$1,308,430.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(a) Contracts for Endowments or for Benefits in the nature thereof.—None.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
Contracts in force 31st December, 1913 .....	3,342	\$ 1,248,238 00
Add contracts taken during 1914, new and renewed .....	570	.....
Add amount by which various certificates were increased during 1914. ....	.....	108,910 00
Gross number and amount of contracts on foot at any time during 1914.	3,912	1,357,148 00
	Number.	Amount.
Deductions:		
Contracts matured in 1914 .....	23	\$ 12,875 00
Contracts lapsed in 1914 .....	543	35,843 00
Total deductions .....	566	48,718 00
Net contracts on foot 31st December, 1914 .....	3,346	1,308,430 00

III. AND IV. FUNERAL AND SICK BENEFITS.—None.

## V. ASSETS.

Cash value of mortgages .....	\$172,444 55
Cash value of bonds and debentures .....	125,800 75
Cash on deposit to Society's credit in Ontario Loan Debenture Co., London, Ontario . . . . .	5,548 15
Interest due and accrued .....	8,967 34
All other assets .....	293 40
Total assets .....	<u>\$313,054 19</u>

## VI. LIABILITIES.

Amount of claims admitted .....	\$ 1,520 00
Amount of other liabilities .....	1,206 21
Total liabilities .....	<u>\$ 2,726 21</u>

## VII. MISCELLANEOUS.

No actions or proceedings were instituted or prosecuted by or against the Society during 1914.

The books of the Society were audited at the end of each month during 1914.

The books kept for purposes of insurance certificates or benefits are: Register, Cash Book, Ledger, and a number of Auxiliary Books.

Names and post office addresses of the Auditors for 1914 were as follows: E. J. Dawson and J. F. Kern, London, Ontario.

No changes were made in the organization or management of the Society during 1914.

No changes were made during 1914 in the Constitution and Laws in relation to Insurance Certificates or Benefits.

Amount of bond of Secretary, \$5,000.00.

Amount of bond of Grand Treasurer, \$5,000.00.

Number of members in Ontario at 31st December, 1914, 3,346.

Amount of insurance in force in Ontario at 31st December, 1914, \$1,308,430.00.

Number of members in Ontario who died during 1914, 23.

Amount of death benefits paid to Ontario members during 1914, \$14,155.00.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$614.74.

Cash received during 1914 from:

Dues .....	\$33,690 00
Transfers and duplicates .....	37 00
Interest and dividends .....	15,231 62
Fire loss insurance .....	837 40
Cash received from investments (not extended), \$14,741.77.	

Total cash receipts .....	<u>\$49,796 02</u>
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IX. CASH EXPENDITURE.

(a) Expenses of Management.

Cash paid during 1914 for:

Commission and organization expenses .....	\$ 943 00
Registration fee .....	25 00
Travelling expenses .....	62 00
Rent, light, heat and taxes .....	452 64
Managing officers' salaries, officers' fees .....	2,883 24
Clerk hire .....	480 00
Printing, stationery and advertising .....	537 41
Postage, telegrams and express .....	296 36
Guarantee premiums .....	45 00
Other expenses .....	2,048 20

Total expenses of management ..... \$ 7,772 85

(b) Miscellaneous Expenditure.

Life insurance claims .....	14,155 00
Gratuities to distressed members .....	125 00
For office furniture .....	393 40
Cash paid for investments (not extended), \$37,158.13.	

Total expenditure ..... \$22,446 25

Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members. Col. 1	Amount of Insurance. Col. 2	Amount of monthly payments. Col. 3	Number of deaths during year. Col. 4	Death losses incurred during year. Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	186	25,100 00	1,860 00	1	200 00
25-29.....	399	112,200 00	3,990 00	1	500 00
30-34.....	430	159,600 00	4,300 00		
35-39.....	484	210,935 00	4,840 00	1	700 00
40-44.....	490	231,405 00	4,900 00	2	1,295 00
45-49.....	445	194,795 00	4,450 00		
50-54.....	347	154,225 00	3,470 00	4	1,800 00
55-59.....	235	96,305 00	2,350 00	2	820 00
60-64.....	134	55,055 00	1,340 00	3	1,785 00
65-69.....	87	38,290 00	870 00	4	2,485 00
70-74.....	36	15,820 00	360 00	3	1,890 00
75-79.....	14	9,100 00	140 00		
80-84.....	3	2,100 00	30 00	2	1,400 00
85 and over.....	56	3,500 00	560 00		
Totals.....	3,346	1,308,430 00	33,460 00	23	12,875 00

WORKMEN'S CIRCLE OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto.

Organized, 18th September, 1908; incorporated in Ontario, 19th July, 1910.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Abe Riba, President .....Toronto.  
A. Kirzner, Vice-President .....Toronto.  
C. Straus, Treasurer .....Toronto.  
Leon Tredler, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 144.  
Number of members who died during 1914, none.  
Amount of funeral benefits paid in 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 30.  
Amount of benefits paid in 1914 in respect of sick members, \$123.00.  
Number of weeks' sickness experienced during 1914, 41.  
Amount paid for medical attendance during 1914, \$229.12.  
Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1914, \$186.79.

V. ASSETS.

Cash in Dominion Bank, Toronto .....	\$186 79
Total assets .....	<u>\$186 79</u>

VI. LIABILITIES.—None.

VII. MISCELLANEOUS.

The Society's accounts were duly audited for 1914 on December 31st, 1914.  
Name and address of auditor: M. Gellman, Toronto.  
Books of record kept by the Society are: Cash Book, Ledger, and Minute Book.

VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$186.91.	
Cash received during 1914 from:	
Dues . . . . .	\$461 75
Initiations . . . . .	8 50
Total receipts .....	<u>\$470 25</u>

IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$ 1 00
Registration fee .....	3 00
Rent, light, heat and taxes .....	60 00
Managing officers' salaries, etc. ....	16 00
Printing . . . . .	23 00
Postage . . . . .	15 25

Total expenses of management .....	\$118 25
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(b) *Miscellaneous Expenditure.*

Sick benefits .....	123 00
Medical attendance .....	229 12

Grand totals .....	\$470 37
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## CANADIAN ORDER OF RECHABITES.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, 13th July, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Paterson, Provincial Chief Ruler .....Toronto.  
 Robert Wilson, Provincial Past Chief Ruler .....Toronto.  
 H. J. L. Taylor, Provincial Deputy Ruler .....Toronto.  
 James Cowan, Provincial Treasurer .....Toronto.  
 James Fleming, Provincial Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership, Subordinate Bodies, 317; Juveniles, 213.

Number of members who died during 1914, none.

Amount of funeral benefits paid during 1914, nil.

Cash to credit of fund at 31st December, 1914: Supreme Body, \$1,381.38; Juvenile, \$52.05.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits in 1914, Subordinate Bodies, 42.

Amount of benefits paid in 1914, \$521.08.

Number of weeks' sickness experienced in 1914, 149.

Amount paid for medical attendance: Subordinate Bodies, \$344.14; Juvenile, \$108.30.

Cash standing to credit of Sick Benefit Fund at 31st December, 1914: Supreme Body, \$3,048.35; Subordinate Bodies, \$429.62.

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Cash value of mortgages .....	\$2,000 00	.....	.....
Cash in hand .....	46 61	.....	.....
Cash on deposit in Bank of British North America, Toronto .....	2,472 08	\$241 82	\$15 46
Cash on deposit in Dominion Bank, Toronto .....	.....	157 40	.....
Cash on deposit in Bank of Hamilton, Hamil- ton . . . . .	.....	107 12	.....
Total assets .....	- \$4,518 69	\$506 34	\$15 46

## IV. LIABILITIES.—None.



## V. MISCELLANEOUS.

Assessments for purposes of benefits are made monthly.

The Society's accounts were duly audited 16th February, 1915.

Books of record kept by the Society are: Contribution, Register, Account and Secretary and Treasurer's Cash Book.

Names and addresses of auditors for 1914 were as follows: W. A. Gordon and J. M. Tosh, Toronto.

Certain changes were made during 1914 in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$2,899.00.

Cash received during 1914 from:

	Supreme Body.	Subordinate Bodies.	Juvenile Branches.
Initiation fees .....	.....	\$38 50	\$11 90
Dues . . . . .	\$1,771 06	223 43	193 50
Assessments . . . . .	.....	771 17	.....
Per capita tax and levies .....	79 73	.....	.....
Supplies sold .....	187 13	69 67	.....
Interest . . . . .	63 20	14 79	.....
All other sources .....	973 48	63 05	4 30
Total . . . . .	\$3,074 60	\$1,180 61	\$209 70

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Per capita tax .....	.....	\$76 41	\$3 32
Registration fee .....	\$ 3 00	.....	.....
Law costs .....	1 00	.....	.....
Supplies bought .....	231 83	196 38	65 49
Expenses of meeting .....	9 60	.....	.....
Travelling expenses .....	26 95	.....	.....
Rent, light, heat and taxes .....	12 00	229 50	20 00
Officers' salaries .....	50 00	40 12	.....
Printing, stationery and advertising ...	121 72	5 00	.....
Postage, etc. ....	36 38	34 44	2 90
All other expenses .....	44 13	.....	.....
Total expenses of management.	\$536 61	\$581 85	\$91 71

(b) *Miscellaneous Expenditure.*

Per capita tax .....	.....	36 84	.....
Sick benefits .....	521 08	.....	.....
Medical attendance .....	.....	344 14	108 30
Gratuities . . . . .	.....	5 90	.....
All other expenditure .....	67 43	28 56	.....
Total expenditure .....	\$1,125 12	\$997 29	\$200 01

## CUMMER-DOWSWELL, LIMITED, EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ontario.*

Organized 9th January, 1911; incorporated in Ontario, 26th April, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Thomas McNab, President .....Hamilton, Ont.  
 James Eaglesham, Vice-President .....Hamilton, Ont.  
 William Oke, Secretary .....West Hamilton, Ont.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 67.

No members died during 1914.

Amount of funeral benefits during 1914, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 5.

Amount paid for sick benefits during 1914, \$81.28.

Number of weeks' sickness experienced during 1914, 14.

Amount paid for medical attendance during 1914, \$80.75.

Amount of cash standing to credit of Sick Fund, \$1,478.67.

## III. ASSETS.

Cash on hand .....	\$ 0 30
Cash in Bank of Hamilton .....	1,478 37
Total assets .....	<u>\$1,478 67</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.

Society's books were duly audited on January 30th, 1915.

Twelve assessments were made in 1914, payable first Friday of each month.

The books of record are Minute Book, Membership Book, Assessment Book, Cash Book, and Bank Book.

Names and addresses of auditors for 1914 were as follows: James R. Taylor and James G. Davies, Hamilton, Ont.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,178.62.

Cash received during 1914 from:

Assessments . . . . .	\$291 00
Interest . . . . .	42 08
Grants from Company . . . . .	140 00
Total . . . . .	<u>\$473 08</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Supplies bought . . . . .	8 00
Total . . . . .	<u>\$11 00</u>

(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	81 28
Medical attendance . . . . .	80 75
	<u>\$173 03</u>

RUTHENIAN BROTHERHOOD OF ST. JOHN THE BAPTIST (BRANTFORD).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ont.

Incorporated 2nd September, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Steffan Kowalik, President .....Brantford.  
Michael Brenkar, Secretary .....Brantford.  
Michael Madarash, Treasurer .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 29.  
No member of the Society died during 1914.  
Amount paid for funeral benefits during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, none.  
Amount paid for sick benefits, nil.  
Number of weeks' sickness experienced during 1914, none.  
Amount paid for medical attendance, nil.  
Total amount of cash standing to credit of the Sick Benefit Fund at 31st December, 1914, \$352.91.

III. ASSETS.

Cash in hands of Treasurer .....	\$ 39 58
Cash in Bank of Hamilton, Brantford .....	313 33
Total . . . . .	<u>\$352 91</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly.  
Number of assessments made during 1914, twelve.  
The Society's accounts were audited December 20th, 1914.  
Names and addresses of the auditors of accounts for 1914: Steffan Sivik and Peter Brankacs, Brantford.  
Books of record and account kept: Minute Book, Membership Roll Book and Cash Book.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$237.29.

Cash received during 1914 from:

Dues . . . . .	\$135 75
Interest and dividends . . . . .	7 36
Total receipts . . . . .	<u>\$143 11</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs . . . . .	\$1 50
Registration fee . . . . .	3 00
Supplies bought . . . . .	11 72
Postage, etc. . . . .	1 27
Total expenses of management . . . . .	<u>\$17 49</u>

(b) *Miscellaneous Expenditure.*

Other expenditure . . . . .	<u>10 00</u>
Grand totals . . . . .	<u>\$27 49</u>

THE LONDON SICK AND ACCIDENT BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, London, Ont.*

Organized 24th January, 1911; incorporated 22nd March, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

R. I. Watson, President .....London.  
J. B. Stephens, Vice-President .....London.  
L. W. Noble, Secretary-Treasurer .....London.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of, no information given.

Number of members who received sick benefits during 1914, 45.  
Amount of sick benefits paid during 1914, \$804.16.  
Number of weeks' sickness experienced during 1914, 161.  
Amount paid for medical attendance during 1914, \$290.00.

III. ASSETS.—None.

IV. LIABILITIES.

Medical attendance .....	\$135 00
Total liabilities .....	<u>\$135 00</u>

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the 15th day of each month.  
Eleven assessments were made during 1914.  
The books were duly audited for 1914, February 26th, 1915.  
Names and addresses of the auditors for 1914: C. H. Mitchell, M. H. Dockstader, London.  
The following books of record are kept: Cash Book, Assessment Ledger and Sick Benefit Ledger.  
No changes were made during 1914 in the Constitution and Rules.

VII. CASH RECEIPTS.

Cash balance 31st December, 1913, \$90.58.  
Cash received during 1914 from:

Assessments .....	\$980 62
Per capita tax and levies .....	<u>144 00</u>
Total receipts .....	<u>\$1,124 62</u>



## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$1 50
Clerk hire .....	55 77
Registration fee .....	3 00
Printing, stationery and advertising .....	25 75
Postage, telegrams and express .....	02
Commission . . . . .	35 00

Total expenses of management .....	\$121 04
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	804 16
Medical attendance .....	290 00

Grand totals .....	\$1,215 20
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## HAMILTON FIREMEN'S BENEFIT FUND.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

Organized 14th December, 1910; incorporated 29th December, 1910.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

W. T. James, President .....	Hamilton.
A. B. TenEyck, Treasurer .....	Hamilton.
R. Aitchison, Secretary .....	Hamilton.
W. Linstead, Committeeman .....	Hamilton.
W. Warwick, Committeeman .....	Hamilton.
K. Cassel, Committeeman .....	Hamilton.
J. M. Hendrie, Committeeman .....	Hamilton.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, the total membership of which is 88.

Total amount of funeral benefits paid during 1914, \$200.00.

One member of the Society died during 1914.

## V. ASSETS.

Cash value of mortgages .....	\$18,500 00
Cash value of bonds, debentures, etc. ....	6,168 31
Cash on deposit to Society's credit in Bank of Hamilton .....	1,404 19
Interest due and accrued .....	465 00
Total . . . . .	<u>\$26,537 50</u>

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

No action was instituted against the Society during 1914.

Twenty-four assessments were made during 1914.

The accounts for the year 1914 were duly audited January, 1915.

Name and address of auditor: Abner Fraser, Hamilton.

## VIII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,164.63.

Cash received during 1914 from:

Assessments . . . . .	\$5,585 07
Interest . . . . .	683 80
Donations . . . . .	352 00
Total receipts . . . . .	<u>\$6,620 87</u>

## IX. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Salaries . . . . .	10 00
<hr/>	
Total expenses of management .....	\$13 00

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	200 00
For investments (not extended), \$6,168.31.	
<hr/>	
	\$213 00
<hr/>	

CHAPTER GENERAL OF CANADA, KNIGHTS OF MALTA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31st DECEMBER, 1914.

Head Office, Toronto.

Organized November, 1870; incorporated in Ontario, 11th December, 1909.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- A. G. Horwood, Grand Master.....Toronto.
- H. G. Curlett, Grand Chancellor .....Toronto.
- A. S. Johnson, Grand Almoner .....Toronto.

I. CURRENCY OF INSURANCE CERTIFICATES.

Amount covered by endowment contracts, none.

Amount covered by contracts other than for endowments or for sick or funeral benefits in force 31st December, 1914, \$86,500.00.

II. MOVEMENT IN INSURANCE CERTIFICATES.

(b) *Contracts for Insurance other than Endowments, Sick Benefits or Funeral Benefits.*

	Number.	Amount.
		\$ c.
Contracts in force 31st December, 1913.....	237	98,250 00
Add contracts taken during 1914, new or renewed .....	17	6,500 00
Gross number and amount of contracts on foot at any time during 1914	254	104,750 00
	Number.	Amount.
Deductions:		\$ c.
Contracts lapsed in 1914.....	46	18,250 00
Total deductions extended.....	46	18,250 00
Net contracts on foot 31st December, 1914.....	208	86,500 00

III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Grand Lodge, the total membership of which at 31st December, 1914, was 360.

Number of members who died during 1914, 4.

Total amount of funeral benefits paid during 1914, \$400.00.

Number of members' wives who died during 1914, none.

Total amount of funeral benefits paid during 1914 in respect of deceased wives, none.

Total cash standing to credit of funeral fund, \$884.98.

## IV. SICK BENEFITS.

Sick benefits are undertaken by Subordinate Commanderies.

Number of members who received sick benefits during 1914, 41.

Amount of sick benefits paid in 1914, \$887.40.

Number of weeks' sickness experienced in 1914, 253.

Amount paid for medical attendance during 1914, \$545.29.

Total standing to credit of sick benefit fund, \$1,134.06.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash on deposit to Society's credit, not drawn against, in various banks . . . .	\$5,787 47	\$996 19	\$558 75
Total assets of Life Insurance Fund (not extended), \$4,651.99 . . . . .	.....	.....	.....
Total assets of Sick and Funeral Fund (not extended), \$899.58 . . . . .	.....	.....	.....
Total assets of General and other funds (not extended), \$235.90 . . . . .	.....	.....	.....
All other assets . . . . .	858 11	2,794 62	403 90
Total assets . . . . .	\$6,645 58	\$3,790 81	\$962 65

## VI. LIABILITIES.—None.

## VII. MISCELLANEOUS.

Actions or proceedings instituted or prosecuted by or against the Society in Ontario during 1914, none.

Assessments are made monthly in advance.

Twelve assessments were made during 1914.

The accounts of the Society were audited January 7th, 1915.

Books of record or account kept by the Society: Grand Register and Card System.

Names and post-office addresses of the auditors for 1914 were: G. O. Merson, C.A., and H. S. Merson, Toronto.

Certain changes were made in the constitution during 1914.

Amount of bond of Secretary, \$750.00.

Amount of bond of Treasurer, \$750.00.

Number of members in Ontario at 31st December, 1914, 373.

Number of certificate holders in Ontario at 31st December, 1914, 208.

Amount of insurance in force in Ontario at 31st December, 1914, \$86,500.00.

Number of members in Ontario who died during 1914, 2.

Amount of death benefits paid to Ontario members during 1913, \$750.00.

## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Cash balance from 1913 (not extended), \$4,376.89.			
Cash received during 1914 from:			
Certificate fees . . . . .	\$5 75	.....	.....
Registration fees . . . . .	42 00	.....	.....

	Grand Body.	Subordinate Bodies.	Auxiliary Bodies.
Assessments . . . . .	1,684 23	\$5,279 23	\$411 46
Per capita tax and levies . . . . .	491 45	.....	.....
Funeral Fund . . . . .	464 50	.....	.....
Charter fees . . . . .	5 00	.....	.....
Supplies sold . . . . .	22 27	.....	.....
Extension Fund . . . . .	370 25	.....	.....
Interest and dividends . . . . .	128 85	18 95	4 41
All other sources . . . . .	40 05	97 28	5 27
Total receipts . . . . .	\$3,254 35	\$5,395 46	\$421 14

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Organization expenses, etc. . . . .	\$92 50	.....	.....
Travelling expenses . . . . .	43 40	.....	.....
Expenses of meeting . . . . .	9 75	.....	.....
Registration fee . . . . .	3 00	.....	.....
Rent, light, heat and taxes . . . . .	85 00	.....	.....
Supplies bought . . . . .	63 00	.....	.....
Salaries, officers' and auditors' fees . . . . .	236 00	.....	.....
Clerk hire . . . . .	16 75	.....	.....
Medical examiner's salary and expenses . . . . .	42 00	.....	.....
Printing, stationery, advertising, etc... . . . .	139 80	.....	.....
Postage, telegrams, etc. . . . .	20 72	.....	.....
Premiums for guarantee of lodge officers . . . . .	14 00	.....	.....
Other expenses . . . . .	10 40	.....	.....
Total expenses of management. . . . .	\$776 32	.....	.....

(b) *Miscellaneous Expenditure.*

Life insurance payments . . . . .	750 00	.....	.....
Funeral benefits . . . . .	400 00	.....	.....
Sick benefits . . . . .	.....	\$836 40	\$51 00
Medical attendance . . . . .	.....	432 28	113 01
Expenditures other than foregoing . . . . .	.....	.....	168 70
Total expenditure . . . . .	\$1,926 32	\$1,268 68	\$332 71



Schedule by ages of membership, amount of insurance, etc., at 31st December, 1914.

Attained ages.	Number of members.	Amount of insurance.	Amount of monthly payments.	Number of deaths during year.	Death losses incurred during year.
	Col. 1	Col. 2	Col. 3	Col. 4	Col. 5
		\$ c.	\$ c.		\$ c.
16-24.....	14	5,750 00	5 39	.....	.....
25-29.....	42	17,250 00	17 74	.....	.....
30-34.....	43	17,500 00	20 70	1	250 00
35-39.....	35	15,000 00	21 08	.....	.....
40-44.....	29	11,000 00	18 18	.....	.....
45-49.....	17	7,250 00	14 13	.....	.....
50-54.....	18	7,750 00	18 31	.....	.....
55-59.....	4	2,000 00	4 46	.....	.....
60-64.....	3	1,500 00	3 38	.....	.....
65-69.....	2	1,000 00	2 38	1	500 00
70-74.....	1	500 00	2 35	.....	.....
75-79.....	.....	.....	.....	.....	.....
80-84.....	.....	.....	.....	.....	.....
85 and over .....	.....	.....	.....	.....	.....
Totals,.....	208	86,500 00	128 10	2	750 00

THE FIRST ITALIAN SOCIETY OF HAMILTON.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized 30th June, 1910; incorporated in Ontario, 12th January, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Fidelio Di Nunzio, President .....Hamilton.  
Arcangelo Favatzio, Vice-President .....Hamilton.  
Arcangelo Felici, Secretary .....Hamilton.  
Francesco J. Rubeis, Financial Secretary .....Hamilton.  
Frank Genover, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 27.  
Number of members who died during 1914, none.  
Amount of funeral benefits paid during 1914, nil.  
Cash to credit of fund at 31st December, 1914, \$194.92.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1914, 10.  
Amount of benefits paid during 1914, \$147.00.  
Number of weeks' sickness experienced in 1914, 30.  
Medical attendance, \$50.00.

III. ASSETS.

Cash in Royal Bank, Hamilton .....	\$194 92
Total assets .....	<u>\$194 92</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

One assessment was made during 1914.  
The accounts of the Society were duly audited December 31st, 1914.  
Name and address of the auditor for the year 1914: Frank Genover, Hamilton.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$151.51.	
Cash received during 1914 from:	
Assessments and dues .....	\$275 41
Total receipts .....	<u>\$275 41</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Supplies bought .....	14 00
Rent, etc. ....	18 00
<hr/>	
Total expenses of management .....	\$35 00

(b) *Miscellaneous Expenditure.*

Sick benefits .....	147 00
Medical attendance .....	50 00
<hr/>	
Total expenditure .....	<u>\$232 00</u>

## BNAI ZION BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized 1st October, 1910; incorporated in Ontario, 23rd October, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Paul Levi, President .....Toronto.  
 M. Oelbaum, Treasurer .....Toronto.  
 M. S. Mirochnick, Financial Secretary .....Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 90.

Two members' wives died during 1914, \$42.50 funeral benefits were paid.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 14.

Amount paid for sick benefits, \$208.50.

Number of weeks' sickness experienced, 42.

Amount paid for medical attendance, \$258.88.

Amount standing to the credit of the Society, \$366.86.

## III. ASSETS.

Cash value of real estate .....	\$441 00
Cash on deposit to Society's credit in Bank of Toronto .....	192 36
Total assets .....	<u>\$633 36</u>

## IV. LIABILITIES.—None.

## V.—MISCELLANEOUS.

The books of the Society were duly audited January, 1915.

The following books of record are kept: Cash Book, Ledger and Day Book.

Names and addresses of auditors of accounts for 1914: H. P. Savitz, P. Levi and J. Cohnstein, Toronto.

Certain changes were made in the Constitution and By-laws during 1914.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$270.34.

Cash received during 1914 from:

Initiation fees .....	\$12 00
Dues .....	544 40
Deposit, sale of burial ground .....	50 00
All other .....	255 00
Total receipts .....	<u><u>\$861 40</u></u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

All management expenses are paid from special fees.

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	\$42 50
Sick benefits .....	208 50
Medical attendance .....	258 88
Other expenditure .....	38 50
Investments (not extended), \$391.00.	
Grand totals .....	<u>\$548 38</u>

## BURROW, STEWART AND MILNE BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ont.*

Organized in 1911; incorporated in Ontario 13th September, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

T. Partridge, President .....	Hamilton.
W. Gates, Vice-President .....	Hamilton.
A. G. Tribbeck, Secretary .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 175.  
 Number of members who died during 1914, none.  
 Amount paid for funeral benefits, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members of the Society who received sick benefits during 1914, 23.  
 Amount of benefits paid during 1914, \$216.50.  
 Number of weeks' sickness experienced in 1914, 69 1-3.  
 Amount paid for medical attendance during 1914, \$250.00.  
 Total amount to credit of Sick Benefit Fund, \$395.68.

## III. ASSETS.

Cash on hand .....	\$395 68
Total . . . . .	<u>\$395 68</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.  
 Number of assessments made during 1914, 10.  
 The Society's accounts were audited 28th February, 31st May, 31st August, and 30th November, 1914.  
 Names and addresses of the auditors of accounts for 1914: Miss Humphrey and A. E. Hampson, Hamilton, Ont.  
 Books of record and account kept: Cash Book, Journal and Ledger.  
 Certain changes were made during 1914 in the organization or management or in the Constitution and Rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$493.13.

Cash received during 1914 from:

Dues . . . . .	\$466 55
Donation from Company . . . . .	150 00
	<hr/>
	\$616 55
	<hr/>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Printing, stationery and advertising . . . . .	11 50
	<hr/>
Total expense of management . . . . .	\$14 50

*(b) Miscellaneous Expenditure.*

Sick benefits . . . . .	216 50
Medical attendance . . . . .	250 00
Gratuities to distressed members . . . . .	233 00
	<hr/>
Total expenditure . . . . .	\$714 00
	<hr/>

SAWYER-MASSEY COMPANY, LIMITED, EMPLOYEES' MUTUAL BENEFIT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Hamilton, Ont.

Organized in February, 1911; incorporated in Ontario 23rd February, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- Thos. Barnes, President .....Hamilton.
- L. McKenzie, Vice-President .....Hamilton.
- Samuel Beech, Secretary .....Hamilton.
- William Murray, Treasurer .....Hamilton.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 101.  
Number of members of the Society who died during 1914, none.  
Total amount of funeral benefits paid during 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1913, 69.  
Total amount of benefits paid in 1914, \$454.85.  
Number of weeks' sickness experienced in 1914, 130.  
Total amount of cash standing to credit of Sick Fund at 31st December, 1914,  
\$1,179.98.

III. ASSETS.

Cash in Bank of Hamilton .....	\$1,179 98
Total assets .....	<u>\$1,179 98</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every four weeks.  
Number of assessments made during 1914, 13.  
The accounts of the Society were audited in January, 1915.  
The books of account kept by the Society are: Cash Book, Minute Book, Record Book and Card System.  
Names and addresses of auditors of accounts for 1914: W. Dearnley and E. Bingleman, Hamilton, Ont.  
No changes were, during 1914, made in the Constitution and Rules.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$1,267.02.

Cash received during 1914 from:

Dues . . . . .	\$835 45
Interest . . . . .	40 93
All other sources . . . . .	10 00

Total receipts . . . . .	<u>\$886 38</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Expenses of annual meeting . . . . .	37 17
Supplies bought . . . . .	1 20
Salaries . . . . .	130 00
Clerk hire . . . . .	10 00
Printing, etc. . . . .	9 00

Total expenses of management . . . . .	<u>\$190 37</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits . . . . .	454 80
Gratuities . . . . .	328 25

Total expenditure . . . . .	<u>\$973 42</u>
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IMPERIAL VARNISH AND COLOR SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized in November, 1911; incorporated in Ontario, 23rd December, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Glen Smith, President .....Toronto.  
Thos. Cushing, Vice-President .....Toronto.  
William Ward, Secretary-Treasurer .....Toronto.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 41.  
Number of members who received sick benefits during 1914, 9.  
Amount of sick benefits paid during 1914, \$158.05.  
Number of weeks' sickness experienced during 1914, 34.  
Amount paid for medical attendance during 1914, none.  
Amount standing to credit of Sick and Funeral Benefit Fund, \$229.78.

III. ASSETS.

Cash in Bank of Toronto, Toronto ..... \$229 78

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly, and are payable on the first Friday of the month.  
Twelve assessments were made during 1914.  
The books were duly audited for 1914, January 6th, 1915.  
Names and addresses of the auditors for 1914: D. Spellen and J. Abbott, Toronto.  
Books of account kept by the Society: Minute Book, Membership Book and Cash Book.

VII. CASH RECEIPTS.

Cash balance, 31st December, 1913, \$228.33.  
Cash received during 1914 from:  
Dues ..... \$158 20  
Interest ..... 5 10  
Total receipts ..... \$163 30

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Printing, stationery and advertising .....	80
	<hr/>
Total expenses of management .....	\$3 80

(b) *Miscellaneous Expenditure..*

Sick benefits .....	158 05
	<hr/>
Total expenditure .....	\$161 85
	<hr/> <hr/>

EMPLOYEES' PROTECTIVE LEAGUE OF THE SEAMAN KENT COMPANY,  
LIMITED.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Meaford, Ontario.*

Organized in October, 1911; incorporated in Ontario, 1st March, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

R. F. Kent, President .....Meaford, Ont.  
Charles Shaw, Vice-President .....Meaford, Ont.  
George Overholt, Secretary .....Meaford, Ont.  
Edward Craig, Treasurer .....Meaford, Ont.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 85.  
Number of members who died during 1914, 1.  
Amount of funeral benefits paid in 1914, \$50.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 23.

Amount of benefits paid in 1914 in respect of sick members, \$283.80.

Number of weeks' sickness experienced in 1914, 40½.

Amount of cash to credit of Sick and Funeral Benefit Fund, 31st December, 1914,  
\$226.46.

III. ASSETS.

Cash in Molsons Bank, Meaford .....	\$226 46
Total . . . . .	<u>\$226 46</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The Society's accounts were audited July 18th, 1914, and 4th February, 1915.

Names and addresses of the auditors of accounts for 1914: J. A. Sinclair and G. K. Bissell, Meaford, Ont.

Books of record and account kept: Cash Book and Disbursement Book.

Certain changes were made during 1914 in the organization or management and in the Constitution and Rules in relation to benefits.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$441.96.

Cash received during 1914 from:

Dues . . . . .	\$134 50
Interest . . . . .	7 30
Total receipts . . . . .	<u>\$141 80</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	\$3 00
Law costs . . . . .	50
Salaries, officers' and auditors' fees . . . . .	20 00
Total expenses of management . . . . .	<u>\$23 50</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	50 00
Sick benefits . . . . .	283 80
Total expenditure . . . . .	<u><u>\$357 30</u></u>

## TORONTO INDEPENDENT BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized in November, 1911; incorporated in Ontario 6th December, 1911.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

J. Book, President .....	Toronto.
M. Kirschenbaum, Vice-President .....	Toronto.
M. Ellenberg, Treasurer .....	Toronto.
Paul Edell, Financial Secretary .....	Toronto.
J. Sher, Recording Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 76.  
 Number of members of the Society who died during 1914, two.  
 Amount paid for funeral benefits during 1914, \$96.00.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1914, 12.  
 Amount paid for sick benefits during 1914, \$185.00.  
 Number of weeks' sickness experienced during 1914, 37.  
 Amount paid for medical attendance during 1914, \$386.00.

## III. ASSETS.

Real estate .....	\$1,000 00
Cash in Northern Crown Bank .....	627 16
Total . . . . .	<u>\$1,627 16</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited for 1914 on the 11th January, 1915.  
 Names and addresses of the auditors of accounts for 1914: J. White, Paul Edell, M. Kirschenbaum, Toronto.  
 The books of record or account kept are: Record Book, Ledger, etc.  
 No changes were made in 1914 in the Constitution and Rules of the Society in relation to benefits.  
 Amount of bond of Secretary, \$100.00.  
 Amount of bond of Treasurer, \$100.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$744.41.

Cash received during 1914 from:

Application fees .....	\$5 00
Initiation fees .....	8 00
Dues . . . . .	980 50
Per capita tax .....	76 00
Interest . . . . .	11 25
Total receipts .....	<u>\$1,080 75</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$27 40
Registration fee .....	5 00
Supplies bought .....	69 35
Rent, light, heat and taxes .....	97 80
Salaries, officers' and auditors' fees .....	100 00
Printing, stationery and advertising .....	86 25
Postage . . . . .	47 20
Total expenses of management .....	<u>\$433 00</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits .....	96 00
Sick benefits .....	185 00
Medical attendance .....	386 00
Gratuities to distressed members .....	98 00
Total expenditure .....	<u>\$1,198 00</u>

KINGSTON SHIPBUILDING COMPANY EMPLOYEES' BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Kingston, Ontario.*

Organized in March, 1912; incorporated in Ontario 10th April, 1912.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. Gilmore, President .....	Kingston.
H. Horton, Vice-President .....	Kingston.
N. Munsie, Treasurer .....	Kingston.
H. E. Moyse, Secretary .....	Kingston.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 49.  
 Number of members who died during 1914, none.  
 Amount of funeral benefits paid in 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits during 1914, 25.  
 Amount of benefits paid in 1914, in respect of sick members, \$177.96.  
 Number of weeks' sickness experienced during 1914, 35½.  
 Amount paid for medical attendance during 1914, \$94.33.  
 Total cash standing to credit of Sick and Funeral Benefit Fund at 31st December, 1914, \$383.92.

III. ASSETS.

Cash on hand .....	\$11 00
Cash in Bank of Toronto, Kingston .....	372 92
Total assets .....	<u>\$383 92</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments for the purposes of sick and funeral benefits are made every two weeks. Twenty-six assessments were made during 1914.  
 The books of record and account are: Minute Book, Cash Book and Order Book.  
 The accounts of the Society were audited January 7th, 1915.  
 Names of auditors for 1914: J. Williams and J. Robinson, Kingston.  
 During 1914 certain changes were made in the Constitution and Rules in relation to sick or funeral benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$373.29.

Cash received during 1914 from:

Dues .....	\$324 67
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Total .....	\$324 67
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	\$0 50
Registration fee .....	3 00
Rent and heat, etc. ....	1 50
Managing officers' salaries and officers' and auditors' fees .....	32 00
Printing .....	4 25
Postage .....	0 50

Total expense of management .....	\$41 75
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	177 96
Medical attendance .....	94 33

Total expenditure .....	\$314 04
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# ANCIENT ORDER OF HIBERNIANS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized 24th September, 1888; incorporated 27th June, 1893.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. J. Foy, Provincial President .....	Perth.
Samuel Croas, Vice President .....	Ottawa.
Thos. R. Donovan, Provincial Secretary .....	Ottawa.
W. J. Cantwell, Provincial Treasurer .....	Ottawa.

## III. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 1,447.  
 Number of members of the Society who died during the year 1914, 12.  
 The total amount of funeral benefits paid during 1914, \$3,600.00.

## IV. SICK BENEFITS.

Number of members who received sick benefits during 1914: Subordinate bodies, 88.  
 Total amount of sick benefits paid during 1914: Subordinate bodies, \$3,127.40.  
 Number of weeks' sickness experienced in 1914: Subordinate lodges, 625.  
 Amount paid for medical attendance during 1914: Subordinate lodges, \$1,141.50.

## V. ASSETS.

	Grand Body.	Subordinate Bodies.
Cash value of real estate .....	\$10,000 00	.....
Cash on hand .....	179 65	.....
Cash in various banks .....	9,710 87	.....
All other assets .....	.....	\$4,446 55
	<u>\$19,890 52</u>	<u>\$4,446 55</u>

## VI. LIABILITIES.—No information.

## VII. MISCELLANEOUS.

Assessments on account of benefit certificates are made quarterly.  
 Four assessments were made during the year 1914, payable 1st January, March, July and October.  
 The books and accounts were duly audited February 10th, 1915.  
 Names of auditors: Cunningham & Co., Ottawa.  
 The books of record and account kept by the Society are: Register, Individual Ledger and Cash Book.  
 Amount of bond of Grand Treasurer, \$15,000.00.  
 Amount of bond of Grand Secretary, \$500.00.  
 18 F.S.



## VIII. CASH RECEIPTS.

	Grand Body.	Subordinate Bodies.
Cash received during 1914 from:		
Application fees .....		\$130 50
Dues .....	\$795 35	7,585 96
Initiation fees .....		150 50
Per capita tax .....	437 30	166 31
Assessments .....	5,553 05	5,466 40
Supplies sold .....	11 85	.....
Interest .....	539 82	115 86
All other sources .....	92 55	569 91
Total .....	<u>\$7,429 92</u>	<u>\$14,185 44</u>

## IX. CASH EXPENDITURE.

(a) *Expenses of Management.*

	Grand Body.	Subordinate Bodies.
Cash paid during 1914 for:		
Per capita tax .....	\$368 70	\$390 35
Registration fee .....	15 00	.....
Medical examiner's salary .....	65 00	50 70
Annual meeting .....	251 60	448 95
Supplies bought .....	92 80	205 86
Rent, light, heat and taxes .....	.....	1,135 47
Officers' salaries and auditors' fees .....	400 00	686 05
Official Journal .....	182 90	.....
Postage, etc. ....	102 27	72 15
Printing, stationery, etc. ....	55 25	.....
Guarantee premiums .....	42 50	37 00
Total expenses of management .....	<u>\$1,576 02</u>	<u>\$3,026 53</u>

(b) *Miscellaneous Expenditure.*

Per capita tax or levies .....		1,066 40
Life insurance claims .....	3,600 00	5,537 50
Sick benefits .....		3,127 40
Medical attendance .....		1,141 50
Other expenditure .....	79 50	917 64
Total expenditure .....	<u>\$5,255 52</u>	<u>\$14,816 97</u>

NATIONAL IRON WORKS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Incorporated in Ontario, 4th March, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Samuel Dale, President .....	Toronto.
Moses Taylor, Vice-President .....	Toronto.
James S. Morrison, Treasurer .....	Toronto.
Jim Matkin, Secretary .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a total membership of 95.  
Number of members who died during 1914, none.  
Amount paid for funeral benefits, none.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members of the Society who received sick benefits during 1914, 28.  
Amount of benefits paid during 1914, \$297.65.  
Number of weeks' sickness experienced in 1914, 74 2-7.  
Amount paid for medical attendance during 1914, nil.  
Total amount to credit of Sick Benefit Fund, \$356.93.

III. ASSETS.

National Iron Works .....	\$100 00
Cash in Standard Bank, Toronto .....	260 04
Total .....	<u>\$360 04</u>

IV. LIABILITIES, \$3.11.

V. MISCELLANEOUS.

Assessments are made semi-monthly.  
Number of assessments made during 1914, 24.  
The Society's accounts were audited January 18th, 1915.  
Names and addresses of the auditors of accounts for 1914: J. Rankin, W. J. Perry and A. Ogden, Toronto.  
Books of record and account: Cash Book, Minute and Order Books.  
No changes were made during 1914 in the organization or management or in the Constitution and rules in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$248.81.

Cash received during 1914 from:

Interest .....	\$2 92
Assessments .....	454 60
Total receipts .....	<u>\$457 52</u>

## CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Expenses of annual meeting .....	3 50
Salaries .....	25 00
Postage .....	0 25
Total management expenses .....	<u>\$31 75</u>

(b) *Miscellaneous Expenditure.*

Gratuities to distressed members .....	20 00
Sick benefits .....	297 65
Total expenditure .....	<u>\$349 40</u>

## FRATELLANZA CATTOLICA ITALIANA DI MUTUO SOCCORSO SANT'ANTONIO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Ottawa, Ontario.*

Organized, 1912; incorporated in Ontario, 14th March, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Luigi Scarcella, President .....	Ottawa.
Zuana Valentino, Vice-President .....	Ottawa.
Federico Bonan, Secretary .....	Ottawa.
R. A. Graziadei, Treasurer.....	Ottawa.

## I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society. Members, 49.  
 Number of members who died in 1914, none; amount paid for funeral benefits, nil.  
 Number of members who received sick benefits in 1914, 7.  
 Total amount paid for sick benefits in 1914, \$137.00.  
 Number of weeks' sickness experienced in 1914, 30.  
 Medical attendance, none.  
 Balance to credit of fund, 31st December, 1914, \$793.89.

## III. ASSETS.

Cash on hand .....	\$793 89
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## IV.—LIABILITIES.—No information.

## V.—MISCELLANEOUS.

The books and accounts of the Society were duly audited 8th June and 14th September, 1914.

The names and address of the auditors were as follows: Cuccaro Vincenzo and Luigi Gralleanardi, Ottawa.

## VII. CASH RECEIPTS.

Balance from 1913. (not extended), \$648.41.	
Cash received during 1914 from:	
Application fees .....	\$6 00
Dues . . . . .	300 90
Interest . . . . .	20 08
Total . . . . .	<u>\$326 08</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 00
Rent . . . . .	13 34
Officers' salaries .....	10 00
Postage, etc. ....	5 11
<hr/>	
Total expenses of management .....	31 45

*(b) Miscellaneous Expenditure.*

Sick benefits .....	137 00
Gratuities . . . . .	10 00
All other expenditure .....	2 15
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Total expenditure .....	\$180 60
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DUNLOP TIRE AND RUBBER GOODS EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ontario.

Incorporated in Ontario, 17th March, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

C. Welsford, President .....	Toronto.
C. Warner, Vice-President .....	Toronto.
L. P. Arlett, Secretary-Treasurer .....	Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1914, 508.  
Two members died during 1914.  
Funeral benefits paid during 1914, \$60.00.

II. SICK BENEFITS.

Number of persons who received sick benefits during 1914, 167.  
Amount paid for sick benefits, \$1,462.65.  
Number of weeks' sickness experienced, 381.  
Amount paid for medical attendance, \$762.00.  
Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$634.11.

III. ASSETS.

Cash on hand .....	\$51 74
Cash deposited in Bank of Toronto .....	582 37
Total assets .....	<u>\$634 11</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are semi-monthly.  
The Society's accounts were audited June 30th and December 31st, 1914.  
The books of record kept are as follows: Cash Book, Minute Book and Treasurer's Certificate Book.  
Names and post office addresses of the auditors of accounts of 1914: J. A. Bricco and J. H. Carstens, Toronto.  
Certain changes were made in regard to sick benefits during 1914.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$616.96.

Cash received during 1914 from:

Assessments . . . . .	\$2,474 45
Interest and dividends . . . . .	18 65
Total receipts . . . . .	<u>\$2,493 10</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Registration fee . . . . .	10 00
Expenses of annual meeting . . . . .	17 50
Salaries . . . . .	148 00
Printing, etc. . . . .	11 00
Postage, etc. . . . .	3 00
Other expenses . . . . .	1 80
Total expenses of management . . . . .	<u>\$191 30</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits . . . . .	60 00
Sick benefits . . . . .	1,462 65
Medical attendance . . . . .	762 00
Grand total . . . . .	<u>\$2,475 95</u>

GOOLD, SHAPLEY & MUIR COMPANY, EMPLOYEES' RELIEF ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, Brantford, Ontario.

Incorporated in Ontario, 20th May, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

- B. T. Leggett, President .....Brantford.
- W. H. Brierly, 2nd Vice-President .....Brantford.
- E. A. Danby, Treasurer .....Brantford.
- Walter J. Davies, Secretary .....Brantford.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
Total membership at 31st December, 1914, 167.  
Two members died during 1914.  
Amount of funeral benefits during 1914, \$60.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, 36.  
Amount paid for sick benefits during 1914, \$455.15.  
Number of weeks' sickness experienced during 1914, 114 2-3.  
Amount standing to credit of sick benefit fund, \$306.61.

III. ASSETS.

Cash deposited in Bank of Montreal .....	\$306 61
Total assets .....	<u>\$306 61</u>

IV. LIABILITIES.

Amount of sick benefits unpaid .....	\$44 00
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V. MISCELLANEOUS.

Assessments are made every four weeks.  
Thirteen such assessments were made during 1914.  
The Society's accounts were audited January 19th, 1915.  
The books of record are: Account Book, Minute Book and Financial Assessment Books.  
Names and addresses of the auditors for 1914: J. Black and F. Gardner, Brantford.  
No changes were made during 1914 in the Constitution and Rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$317.06.

Cash received during 1914 from:

Assessments and dues .....	\$535 60
Other sources .....	9 20

Total receipts .....	<u>\$544 80</u>
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VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Supplies bought .....	\$1 70
Registration fee .....	3 00
Salaries, auditors' and officers' fees .....	35 00
Postage, etc. ....	0 40

Total expenses of management .....	<u>\$40 10</u>
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	60 00
Sick benefits .....	455 15

Total expenditure .....	<u>\$555 25</u>
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CANADIAN ORDER OF BEAVERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Head Office, London, Ontario.

Incorporated in Ontario, June 27th, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Edward J. W. Griffith, Grand Master .....London.  
George B. Nash Deputy Grand Master .....London.  
Emanuel T. Essery, Grand Secretary .....London.  
Robert Ernest Ruse, Grand Treasurer .....London.

I. AND II. SICK AND FUNERAL BENEFITS.

Sick and funeral benefits are undertaken by the Society, with a membership of 62.  
Number of members who received sick benefits in 1914, 1.  
Total amount paid for sick benefits in 1914, \$25.00.  
Number of weeks' sickness experienced in 1914, 5.  
Amount paid for medical attendance for 1914, none.  
Balance to credit of fund, 31st December, 1914, \$169.95.

III. ASSETS.

Cash standing to credit in Home Bank, 31st December, 1914.....	\$195 90
All other assets .....	152 31
Total assets .....	<u>\$348 21</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made monthly. Twelve such assessments were made in 1914.  
The Society's accounts were audited 15th January, 1915.  
The books of record kept are a Ledger, Minute and Cash Book, Bank Book, etc.  
Names and addresses of the auditors for 1914: L. J. Ardiel and Frederick J. Delaney, London.  
Amount of bond of Secretary, \$250.00.  
Amount of bond of Treasurer, \$250.00.

## VII. CASH RECEIPTS.

Cash balance 31st December, 1913, \$58.55.

Cash received during 1914 from:

Application and initiation fees .....	\$105 00
Per capita tax and levies .....	64 30
Assessments . . . . .	154 20
Interest . . . . .	1 95

Total receipts .....	<u>\$325 45</u>
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Registration fee .....	\$3 10
Supplies bought .....	96 00
Commission and organization expenses .....	64 00

Total management expenses .....	<u>\$163 10</u>
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(b) *Miscellaneous Expenditure.*

Sick benefits .....	25 00
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	<u>\$188 10</u>
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## ORANGE YOUNG BRITON LODGE, No. 33.

Corporate Name: "Lodge No. 33, L. O. Y. B." (Incorporation Certificate No. 263).

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Orange Hall, Ottawa.*

Organized 6th March, 1873, and incorporated in Ontario 6th November, 1895.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

David Garland, Worshipful Master.....	Ottawa.
Gilbert Robinson, Deputy Master .....	Ottawa.
H. Bishop, Recording Secretary .....	Ottawa.
Jas. Carley, Treasurer .....	Ottawa.

## I. FUNERAL BENEFITS.

Number of members who died during 1914, none.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society, with a membership of 239.

Number of members of the Society who received sick benefits during 1914, 10.

Total amount of benefits paid in 1914, \$186.00.

Number of weeks' sickness experienced in 1914, 62.

Total amount of cash standing to credit of Sick Fund at 31st December, \$472.04.

## III. ASSETS.

Cash in bank .....	\$140 23
Total assets .....	<u>\$140 23</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

The Society's accounts were duly audited for 1914 on December 18th, 1914.

Names and addresses of auditors: Thos. H. McCord and Samuel Crooks, Ottawa.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$180.62.

Cash received during 1914 from:

Dues .....	\$374 15
Application and initiation fees .....	35 00
Supplies sold .....	116 00
All other sources .....	73 28

Total receipts .....	<u>\$598 43</u>
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## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Per capita tax or levies for management.....	\$51 50
Supplies bought .....	219 81
Travelling expenses .....	109 80
Rent, light heat and taxes .....	52 50
Printing, etc. ....	44 00

Total expenses of management .....	\$477 61
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*(b) Miscellaneous Expenditure.*

Sick benefits .....	117 86
All other .....	43 35

Total expenditure .....	\$638 82
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## ST. DAVID'S Y. P. U. SICK BENEFIT SOCIETY.

ANNUAL STATEMENT FOR ELEVEN MONTHS ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Incorporated in Ontario, 30th January, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

A. J. Taylor, Chairman of Executive .....	Toronto.
K. B. Paterson, Treasurer .....	Fairbank.
J. B. Whiteley, Secretary .....	Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.

Total membership at 31st December, 1914, 376.

One member died during 1914.

Funeral benefits paid during 1914, \$102.50.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1914, 52.

Amount paid for sick benefits, \$608.90.

Number of weeks' sickness experienced, 149 4/7.

Amount paid for medical attendance, \$93.75.

Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$134.78.

## III. ASSETS.

Cash deposited in Bank of Montreal, Toronto .....	\$134 78
Total assets .....	<u>\$134 78</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made every two weeks.

Twenty-six assessments were made during 1914.

The society's accounts were audited June 15th and December 18th, 1914.

The books of record kept are as follows: Cash Book, Assessment Roll and Sick Benefit Register.

Names and post office addresses of the auditors of accounts of 1914: Chas. F. Russell and Chas. H. Knight, Toronto.

No changes were made in regard to sick benefits during 1914.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$94.53.

Cash received during 1914 from:

Application fees .....	\$40 75
Assessments .....	2,504 75
Per capita tax and levies .....	98 25
Fines . . . . .	6 40
Degrees and cards .....	21 60
Interest and dividends .....	16 09
All other sources .....	89 50

Total receipts .....	2,777 34
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## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees .....	1 00
Registration fees .....	6 00
Expenses of annual meeting .....	4 35
Supplies bought .....	6 09
Rent, light, heat and taxes .....	13 00
Salaries . . . . .	156 20
Printing, etc. ....	42 83
Postage, etc. ....	5 75

Total expenses of management .....	\$235 22
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(b) *Miscellaneous Expenditure.*

Funeral benefits .....	102 50
Sick benefits .....	608 90
Medical attendance .....	93 75
All other expenditure .....	1,696 72

Grand total .....	\$2,737 09
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## TORONTO ELECTRIC LIGHT CO'S. EMPLOYEES' MUTUAL BENEFIT SOCIETY.

ANNUAL STATEMENT FOR TEN MONTHS ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, March 5th, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Chas. F. Gilliett, President ..... Toronto.  
 Robt. Beaton, Vice-President ..... Toronto.  
 Edward Felton, Secretary-Treasurer ..... Toronto.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society.  
 Total membership at 31st December, 1914, 244.  
 Four members died during 1914.  
 Funeral benefits paid during 1914, \$160.00.  
 Total amount of cash standing to credit of Funeral Benefit Fund at 31st December, 1914, \$100.00.

## II. SICK BENEFITS.

Number of persons who received sick benefits during 1914, 56.  
 Amount paid for sick benefits, \$821.20.  
 Number of weeks' sickness experienced, 217.  
 Amount paid for medical attendance, none.  
 Total amount of cash standing to credit of Sick Benefit Fund at 31st December, 1914, \$100.21.

## III. ASSETS.

Cash on hand .....	\$15 51
Cash deposited in Imperial Bank, Toronto .....	621 70
Total assets .....	<u>\$637 21</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made twice a month.  
 Twenty-four assessments were made during 1914.  
 The Society's accounts were audited December 10th, 1914.  
 The books of record kept are as follows: Minute Book, Day Book, Ledger and Treasurer's Receipt Book.  
 Names and post office addresses of the auditors of accounts of 1914: R. E. Brown,  
 A. Haskell and A. C. Spalding, Toronto.  
 19 F.S.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$100.71.

Cash received during 1914 from:

Application fees .....	\$16 00
Assessments . . . . .	1,662 55
Interest . . . . .	8 35
Total receipts .....	<u>1,686 90</u>

## VIII. CASH EXPENDITURE.

*(a) Expenses of Management.*

Cash paid during 1914 for:

Law costs .....	26 00
Registration and incorporation fees .....	7 00
Salaries . . . . .	42 00
Printing . . . . .	33 20
Total expenses of management .....	<u>\$108 20</u>

*(b) Miscellaneous Expenditure.*

Funeral benefits .....	160 00
Sick benefits .....	821 20
Dividends to members .....	498 00
Grand total .....	<u>\$1,587 40</u>

SOCIETA DI MUTUO SOCCORSO LA TRINACRIA DI TORONTO.

ANNUAL STATEMENT FOR NINE MONTHS ENDING 31ST DECEMBER, 1914.

Head Office, Toronto, Ont.

Organized February 27th, 1914; incorporated in Ontario 1st April, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Joseph Calcagno, President ..... Toronto.  
M. Calderone, Secretary ..... ..Toronto.  
John Longo, Treasurer ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 165.  
Number of members who died during 1914, none.  
Amount of funeral benefits paid during 1914, none.  
Cash to credit of fund at 31st December, 1914, \$613.76.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits in 1914, 1.  
Amount of benefits paid in 1914, \$10.00.  
Number of weeks' sickness experienced in 1914, 2.  
Amount paid for medical attendance during 1914, \$60.00.

III. ASSETS.

Cash on hand .....	\$100 00
Cash in Bank of Toronto, Toronto .....	513 76
<hr/>	
Total assets .....	\$613 76

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Two assessments were made during 1914.  
The accounts of the Society were duly audited December 31st, 1914.  
Names and addresses of the auditors for the year 1914: V. Leo and J. Pusateri,  
Toronto.



## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), none.

Cash received during 1914 from:

Application fees .....	\$330 00
Dues . . . . .	742 50
Assessments . . . . .	165 00
Fines . . . . .	2 00
Supplies sold .....	266 70
Total receipts .....	<u>\$1,506 20</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees .....	10 00
Law costs .....	100 00
Registration fees .....	7 00
Expenses of annual meeting .....	3 00
Supplies bought .....	549 64
Rent and heat, etc. . . . .	33 00
Printing . . . . .	100 00
Postage . . . . .	19 80
Total expenses of management.....	<u>\$822 44</u>

(b) *Miscellaneous Expenditure.*

Sick benefits .....	10 00
Medical attendance .....	60 00
Total expenditure .....	<u>\$892 44</u>

STREET CLEANERS BENEVOLENT ASSOCIATION.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ontario.*

Incorporated in Ontario, 7th August, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

P. Walsh, President ..... Toronto.  
J. Tomlinson, Vice-President ..... Toronto.  
J. Winn, Secretary-Treasurer ..... Toronto.  
O. L. Strickland, Recording Secretary ..... Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is 48.  
Number of members who died during 1914, none.  
Amount of funeral benefits paid in 1914, nil.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
Number of members who received sick benefits during 1914, none.  
Amount of benefits paid in 1914, in respect of sick members, nil.  
Number of weeks' sickness experienced during 1914, none.  
Amount paid for medical attendance during 1914, \$9.50.

III. ASSETS.

Cash on hand .....	\$23 30
Cash in Dominion Bank, Toronto .....	3 75
Total assets .....	<u>\$27 05</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

The books of record and account are: Minute Book, Ledger, Receipt Book and meeting Book.

The accounts of the Society were audited December 31st, 1914.

During 1914 no changes were made in the Constitution and Rules, in relation to sick or funeral benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$153.40.

Cash received during 1914 from:

Dues . . . . .	\$153 40
Total . . . . .	153 40

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees . . . . .	1 00
Supplies . . . . .	42 00
Registration fee . . . . .	3 00
Printing . . . . .	70 85
Total expenses of management . . . . .	\$116 85

(b) *Miscellaneous Expenditure.*

Medical attendance . . . . .	9 50
Total expenditure . . . . .	126 35

CANADIAN EXECUTIVE BOARD OF THE AMALGAMATED SOCIETY OF  
CARPENTERS AND JOINERS.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

James M. Strachan, President .....Toronto.  
George Sellors, Treasurer .....Toronto.  
William W. Young, Secretary .....Toronto.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, total membership of which is in Canada, 2,374 (Ontario, 1,085).

Number of members who died during 1914 in Canada, 13 (Ontario 9).

Amount of funeral benefits paid in 1914, \$545.00.

II. SICK BENEFITS.

Sick benefits are undertaken by the Society.

Number of members who received sick benefits during 1914, 53.

Amount of benefits paid in 1914 in respect of sick members \$998.20.

Number of weeks' sickness experienced in 1914, no information.

III. ASSETS.

	Supreme Body.	Subordinate Bodies.
Cash on hand .....	\$25 29	\$1,452 09
Cash in various banks .....	718 29	8,111 58
Total .....	<u>\$743 58</u>	<u>\$9,563 67</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are payable every two weeks and a special levy quarterly. Four such assessments were made.

The Society's accounts were audited quarterly.

Names and addresses of the auditors of accounts for 1914: H. Day and E. Webster, Toronto.

Books of record and account kept: Cash Book and Due Book.

No changes were made during 1914 in the organization or management and in the Constitution and Rules in relation to benefits.

## VII. CASH RECEIPTS.

*Executive Board.*

Cash balance from 1913 (not extended), \$729.69.

Cash received during 1914 from:

Received from Branches .....	\$2,425 72
Assessments . . . . .	80 75
Supplies . . . . .	2 40
Interest . . . . .	7 80
Repayment of loan .....	50 00
	<hr/>
	\$2,566 67

## VIII. CASH EXPENDITURE.

Cash paid during 1914 for:

Organizing expenses .....	\$315 46
Law costs .....	194 25
Registration fee .....	3 00
Rent and storage .....	280 00
Postage and express .....	113 49
Stationery . . . . .	9 20
Monthly Journal .....	177 00
Banking expenses .....	13 45
Auditing accounts .....	13 57
Supplies . . . . .	538 90
Salaries . . . . .	336 38
Insurance . . . . .	7 97
Remitted to branches .....	650 00
Grant to trade .....	88 40
	<hr/>
	\$2,741 07

## IX. CASH RECEIPTS.

*Branch Accounts.*

Cash balance from 1913 (not extended), \$19,601.74.

Cash received during 1914 from:

Initiation fees .....	\$378 08
Dues . . . . .	26,928 04
Supplies . . . . .	117 50
Interest . . . . .	318 78
All other .....	232 20
	<hr/>
	\$27,974 60

## X. EXPENDITURE.

Cash paid during 1914 for:

Travelling expenses .....	\$58 35
Meetings . . . . .	358 89
Premiums . . . . .	25 25
Postage . . . . .	280 22
Stationery and printing .....	154 92
Salaries . . . . .	2,178 09
Rent . . . . .	2,635 85
Banking expenses .....	186 34
Auditing accounts .....	251 15
Per Capita to U. B. ....	2,060 53
Delegates to councils .....	946 56
Sick benefits .....	1,845 57
Funeral benefits .....	545 00
Superannuation . . . . .	2,152 00
Gratuities (to unemployed, etc.) .....	17,624 44
Remitted to General Office, Manchester .....	2,025 00
Remitted to District Office, Toronto .....	2,425 72
All other .....	2,258 79
	<hr/>
	\$38,012 67



SONS OF ITALY MUTUAL AID AND BENEVOLENT SOCIETY.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Niagara Falls, Ont.*

Incorporated in Ontario, 21st September, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

Joseph M. Zarbellano, President .....Niagara Falls.  
 Adamo Dagostino, Secretary .....Niagara Falls.  
 Tony Rose, Treasurer .....Niagara Falls.

I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 79.  
 No members died during 1914, and no funeral benefits were paid.

II. SICK BENEFITS.

Number of members who received sick benefits during 1914, none.  
 Total amount of sick benefits paid during 1914, nil.  
 Number of weeks' sickness experienced during 1914, none.

III. ASSETS.

Cash on hand .....	\$20 00
Cash in Royal Bank, Niagara Falls, 1914 .....	105 00
Total assets .....	<u>\$125 00</u>

IV. LIABILITIES.—None.

V. MISCELLANEOUS.

Assessments are made every month. Twelve assessments were made during 1914.  
 The books of the Society were duly audited 15th December, 1914.  
 Three books of record are kept.  
 Name and address of auditor of accounts of 1914: A. Anastasio, Niagara Falls.  
 No changes were made during 1914 in the constitution and rules in relation to benefits.

VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), none.  
 Cash received during 1914 from:

Application fees .....	\$140 00
Dues .....	88 00
Total .....	<u>\$228 00</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Law costs .....	\$20 00
Registration fee .....	4 50
Supplies . . . . .	20 00
Clerk hire .....	2 50
Travelling expenses .....	10 00
Rent, light, heat, etc. ....	12 00
Printing . . . . .	30 00
Postage . . . . .	4 00
	<hr/>
Expenses of management .....	\$103 00
	<hr/>

## KIELTZER SICK BENEFIT SOCIETY OF TORONTO.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Toronto, Ont.*

Organized 3rd August, 1913; incorporated in Ontario, 10th February, 1914.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

D. Lichtenstien, President .....	Toronto.
H. Moshenberg, Vice-President.....	Toronto.
A. Lichtenstien, Financial Secretary .....	Toronto.
Harry Stycki, Treasurer .....	Toronto.

## I. FUNERAL BENEFITS.

The Society undertakes funeral benefits.

The total membership at 31st December, 1914, was 80.

Number of members of the Society who died in 1914, none.

Funeral benefits paid in 1914, for members' children, \$9.00.

## II. SICK BENEFITS.

Number of members who received sick benefits during 1914, 7.

Total amount of benefits paid in 1914, \$60.00.

Number of weeks' sickness experienced in 1914, 12.

Amount paid for medical attendance, \$129.62.

## III. ASSETS.

Cash on deposit in Union Bank, Toronto .....	\$34 98
Cash value of real estate .....	433 17
Total . . . . .	<u>\$468 15</u>

## IV. LIABILITIES.—\$80.00.

## V. MISCELLANEOUS.

The Society's accounts for 1914 were audited quarterly.

The following books of record and account are kept: Cash Book, Ledger and Record Books.

The names and post office addresses of the auditors for 1914: E. Eicher and M. Pink, Toronto.

No changes were made in 1914 in the organization or management of the Society or in relation to benefits.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$26.64.

Cash received during 1914 from:

Application fees .....	\$11 00
Dues . . . . .	789 23
Interest . . . . .	32
Fines . . . . .	1 00
Degrees and cards .....	1 35
Total receipts .....	<u>\$802 90</u>

## VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:

Charter fees .....	1 00
Registration fee .....	6 00
Rent, light, heat and taxes, etc. ....	34 50
Investigation of claims .....	25
Printing, stationery and advertising .....	12 75
Postage, telegrams and express .....	22 85
Law costs .....	73 00
All other expenses .....	12 42
	<u>\$162 77</u>

(b) *Miscellaneous Expenditure.*

Funeral benefits (children) .....	9 00
Sick benefits .....	60 00
Medical attendance .....	129 62
Cemetery plot .....	433 17
Grand totals .....	<u>\$794 56</u>

## THE ROUMANIAN AID ASSOCIATION GLORIA.

ANNUAL STATEMENT FOR THE YEAR ENDING 31ST DECEMBER, 1914.

*Head Office, Hamilton, Ontario.*

Organized September, 1912; incorporated in Ontario 26th February, 1913.

The Executive Officers of the Society at the 31st December, 1914, were as follows:

John Malin, President .....	Hamilton.
Maxim Marta, Secretary .....	Hamilton.
Nicolae Purece, Treasurer .....	Hamilton.

## I. FUNERAL BENEFITS.

Funeral benefits are undertaken by the Society, with a membership of 28.  
 Number of members who died during 1914, none.  
 Amount of funeral benefits paid during 1914, nil.

## II. SICK BENEFITS.

Sick benefits are undertaken by the Society.  
 Number of members who received sick benefits in 1914, 3.  
 Amount of benefits paid in 1914, \$37.15.  
 Number of weeks' sickness experienced in 1914, 9 5/7.  
 Amount paid for medical attendance, \$30.00.

## III. ASSETS.

Cash in Bank of Hamilton, Hamilton .....	\$466 54
Total assets .....	<u>\$466 54</u>

## IV. LIABILITIES.—None.

## V. MISCELLANEOUS.

Assessments are made monthly.  
 The accounts of the Society were duly audited for 1914.  
 Amount of bond of treasurer, \$25.00.

## VII. CASH RECEIPTS.

Cash balance from 1913 (not extended), \$422.31.

Cash received during 1914 from:

Application fees .....	\$10 00
Dues . . . . .	133 20
Fines . . . . .	2 70
Supplies sold .....	18 75
Interest . . . . .	12 83
Donations . . . . .	1 15
Total receipts .....	<u>\$178 63</u>

VIII. CASH EXPENDITURE.

(a) *Expenses of Management.*

Cash paid during 1914 for:	
Registration fee .....	\$3 00
Supplies bought .....	60 16
Postage . . . . .	35
All other .....	3 74
	<hr/>
Total expenses of management .....	\$67 25

(b) *Miscellaneous Expenditure.*

Sick benefits .....	37 15
Medical attendance .....	30 00
	<hr/>
Total expenditure .....	\$134 40
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## SONS OF LITHUANIA BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 8th December, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, c. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. The Head Office of the Society is at Toronto, Ont. Suits by or against the Society may be brought in the name of the Sons of Lithuania Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

## SAINT STANISLAUS MUTUAL BENEFIT SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 11th January, 1915, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, c. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, 2 Geo. V., chap. 33.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Saint Stanislaus Mutual Benefit Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.

## POLISH YOUNG MEN'S HEBREW SOCIETY.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 12th January, 1915, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O. 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act.

4. The Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Polish Young Men's Hebrew Society.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

tution of the Society, so far as they relate to the insurance contracts.

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SONS OF CANADA BENEVOLENT ASSOCIATION.

1. *Society, how constituted or incorporated.*—The Society was incorporated on the 1st April, 1914, and the documents evidencing the same are filed or deposited in the office of the Provincial Registrar at Toronto.

2. *Incorporation, how effected.*—The incorporation was effected under The Ontario Insurance Act, R.S.O., 1914, chap. 183.

3. *The legislative enactments* by which the powers, duties, rights and obligations of the Society are now declared, defined, limited or governed are the following: The Ontario Insurance Act, R.S.O. 1914, c. 183.

4. Head Office of the Society is at Toronto. Suits by or against the Society may be brought in the name of the Sons of Canada Benevolent Association.

5. The Society by itself undertakes exclusively with members of the Society the following insurance: Sick and Funeral Benefits.

6. The document filed as Exhibit "B" is declared to be a true copy of the Constitution of the Society, so far as they relate to the insurance contracts.



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## COMPARATIVE TABLES

SHOWING

Life Insurance: Sick and Funeral Benefits; Membership; Assets and Liabilities.

Table 1.—Life Insurance or Benefits in the nature thereof.

Table 2.—Sick and Funeral Benefits.

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TABLE II.—SICK AND FUNERAL BENEFITS.

Short Name of Society.	Number of members reported at 31st Decem-ber, 1914.	Number of members who died during 1914.	(Members' children: †Members' mothers.)	Amount paid for funeral benefits during 1914. (**Members' wives.)	Number of members sick during 1914.	Number of weeks' sickness experienced during 1914.	Amount paid for sick benefits during 1914.	Amount paid for medical attendance during 1914.	Amount paid for special relief during 1914.	Assets at 31st December, 1914.	Liabilities at 31st Decem-ber, 1914.
Army and Navy Veterans, Toronto.....	146	1	1	50 00					65 15	2,720 20	
Army and Navy Veterans, Hamilton.....	109	4	4	400 00				109 00	9 10	1,408 94	100 00
Bain Wagon Co. Employees' Mutual Benefit Association.....	208	{**2	1	20 00	43	122	334 00			453 11	
Bank of British North America, W. & O. Fund.....	(a) 618								6,932 27	282,997 51	
Barbers' Beneficent Association.....	60	**2	1	100 00	6	31	123 00	87 50		3,380 97	
Bnai Zion Benefit Association.....	90			** 43 50	14	42	208 50	258 88		633 36	
Brown Bros. Limited, Employees' Benefit Society.....	53				11	35 4-7	124 85			259 01	
B. Greening Wire Co. Limited, Employees' Benefit Society.....	250				25	107	532 93			220 61	
Burrow, Stewart and Milne Benefit Society.....	175				33	69 1-3	216 50	250 00	253 00	395 68	
Canada Foundry Company Employees' Mutual Benefit Society.....	674	4	4	200 00	182	652	2,387 74	943 75	463 50	1,580 00	
Canada Furniture Manufacturers' (Ltd.) Employees' Benefit Soc'y.....	235				24	98 3-7	266 50	344 99	20 00	461 53	
Canadian Executive Board of the Amalgamated Society of Car-penters and Joiners.....	1,085	9	9	545 00	53		998 20		88 40	743 58	
Canadian Order of Beavers.....	62	1			1	5	25 00			348 21	
Canadian Order of Behaviours.....	520				42	149	521 08	452 44		5,040 49	
Chosen Friends, Canadian Order of.....	73	73	73	4,150 00	2,251	11,498	45,754 90		200 00		
Cigar-makers' Union No. 27, Toronto.....	391	6	6	1,500 00	68	394 2-7	1,971 65	888 50		1,665 63	
Cigar-makers' Union No. 55, Hamilton.....	307	{**1	4	1,030 00	58	232 4-5	1,163 10		406 00	2,929 47	300 00
Colban Manufacturing Co's, Employees' Mutual Benefit Society.....	78	2	2	60 00	12	54 1-12	182 25			150 00	
Cockshutt Plow Co. Relief Association.....	374	2	2	80 00	69	243 1-2	971 47		24 00	459 86	
Cumner-Dowsell, Limited, Employees' Benefit Society.....	67				5	13 3-4	81 28	80 75		1,478 67	
Daughters and Maids of England, Grand Lodge.....										11,547 18	
Daughters and Maids of England, Subordinate Lodges.....	3,089	18	18	875 00	387	954 1-3	2,366 42	3,688 30		20,248 57	
Daughters and Maids of England, Juvenile Lodges.....	384	1	1	20 00	38	48 2-3	70 00	285 80		1,174 08	
Dominion Expressmen's Sick Benefit Association.....	1,098	6	6	800 00	241	914	5,485 91			4,858 36	
Dunlop Tire and Rubber Goods Employees' Mutual Benefit Soc'y.....	508	2	2	60 00	167	381	1,463 65	762 00		634 11	
Employees' Protective League of the Seaman Kent Co., Limited.....	85	1	1	50 00	23	40 1-2	283 80			236 46	
Evening Telegram Employees' Benefit Society.....	86				18	51	255 00			420 70	
Firsi Italian Society of Hamilton.....	27				10	30	147 00	50 00		194 92	
Firsi Roumanian Havis Achin Society.....	48	2	2	30 00	2	17	70 85	53 35		678 45	
Foresters, Canadian Order, High Court.....	*	599	599	18,300 00	7,319	39,004	170,130 35	1,064 15		224,675 70	
Foresters, Canadian Order, Subordinate Courts.....				2,975 35	7	30	23,898 12	7,993 59			
Fraternita Cattolica Italiana Di Mutuo Soccorso Sant' Antonio ..	49						137 00		10 00	793 89	



TABLE II.—SICK AND FUNERAL BENEFITS—Concluded.

Short Name of Society.	Number of members reported at 31st December, 1914.	Number of members who died during 1914: (**Members' children; †Members' mothers.)	Amount paid for funeral benefits during 1914. (\$ Members' wives; †Members' children; ‡Members' mothers.)	Number of members sick during 1914.	Number of weeks' sickness experienced during 1914.	Amount paid for sick benefits during 1914. (\$ c.	Amount paid for medical attendance during 1914. (\$ c.	Amount paid for special relief during 1914. (\$ c.	Assets at 31st December, 1914. (\$ c.	Liabilities at 31st December, 1914. (\$ c.
Poison Iron Works Benefit Association.....	475	1	50 00	132	384	1,539 50	603 11	10 00	1,073 77	.....
Postal Benefit Association, Toronto.....	276	2	300 00	.....	.....	.....	.....	.....	844 35	.....
Pride of Israel Sick Benefit Society.....	463	** 3 † 13 ‡ 6	** 100 00 † 114 00	46	147 1-2	717 50	1,525 96	449 41	7,588 66	.....
Royal Templars of Temperance, Grand Council.....	2,979	14	700 00	199	809	3,717 00	.....	.....	430,045 33	16,337 00
Roumanian Aid Association, Gloria.....	38	3	.....	3	9 5-7	37 15	30 00	.....	466 54	.....
Ruthenian Brotherhood of St. John the Baptist.....	29	.....	.....	.....	.....	.....	.....	.....	352 91	.....
Sawyer-Massey Co., Ltd., Employees' Mutual Benefit Society.....	101	.....	.....	69	130	454 85	.....	338 25	1,179 98	.....
Societa Amichevole di Figli d'Italia d'Ottawa.....	64	* 1	**25 00	9	29	145 00	6 00	25 00	1,667 28	.....
Societa di Mutuo Soccorso la Trinacria di Toronto.....	165	1	.....	1	2	10 00	60 00	.....	613 76	.....
Société des Artisans Canadiens Français, Supreme Body*	.....	4,771	142,424 81	.....	38,485	.....	.....	.....	.....	.....
Sons of England, Supreme Lodge*	*	272 * 149 † 25	22,936 95 * 7,335 00 † 1352 50	702 39	.....	757 85	93 00	.....	*	*
Sons of England, Subordinate Lodges.....	.....	.....	.....	3,505	18,553	55,343 78	39,018 15	.....	261,974 67	4,087 68
Sons of England, Juvenile Lodges.....	.....	.....	.....	.....	.....	1,107 81	1,370 17	.....	10,375 39	149 58
Sons and Daughters of Ireland, Protestant Assce., Grand Lodge.....	545	7	600 00	.....	.....	.....	391 69	.....	2,471 34	.....
Sons and Daughters of Ireland, Protestant Assce., Sub. Lodge.....	.....	.....	.....	9	44	143 00	.....	.....	235 00	.....
Sons of Italy Mutual Aid and Benevolent Society.....	79	78	.....	88	461 1-7	1,538 09	.....	.....	678 27	.....
Sons of Scotland Benevolent Association*	.....	.....	.....	2	4	12 00	.....	.....	365 29	.....
Sons of Temperance of Ontario, Sick and Funeral Benefit Depart't.	19	.....	.....	3	16	62 00	6 50	.....	619 02	.....
Sons of Poland Friendly Society.....	38	1	50 00	72	263 3-4	1,055 00	.....	35 00	3,621 19	.....
St. Albert Friendly Society.....	481	2	50 00	52	149 4-7	608 90	93 75	2 75	134 78	.....
St. Boniface Benefit Society.....	376	1	1,600 00	.....	.....	.....	.....	.....	10,280 05	.....
St. David's Y. P. U. Sick Benefit Society.....	395	4	**225 00	41	257 2-3	1,036 56	.....	.....	.....	.....
St. Jean Baptiste Union, Ottawa.....	.....	** 3	.....	.....	.....	.....	.....	.....	1,923 55	.....
St. Joseph Mutual Benefit Society, Toronto.....	76	.....	.....	9	49	147 00	.....	.....	610 51	.....
St. Joseph Aid Society (Formosa).....	39	3	39 00	3	20	63 00	.....	.....	.....	.....
St. Joseph Union of Canada, Supreme Body*	*	** 116	**10,080 00	3,647	20,879	101,261 73	.....	.....	396 56	.....
St. Joseph Lithuanian Benefit Society.....	25	1	4 00	1	1	.....	.....	.....	170 86	.....
St. Luke Benefit Society.....	63	2	50 00	6	23 5-7	130 84	9 50	.....	27 05	.....
Street Cleaners' Benevolent Association.....	48	.....	.....	.....	.....	.....	.....	.....	.....	.....
Theatrical Mechanical Association, Toronto.....	178	1	200 00	20	66	396 00	252 00	8 50	16,047 53	.....
Toronto Hebrew Benevolent Society.....	192	† 1	45 00	34	105	525 00	386 00	.....	4,635 77	.....
Toronto Independent Benevolent Society.....	76	2	96 00	12	37	185 00	.....	98 00	1,637 16	.....

Short Name of Society.

Toronto Musical Protective Association.....	229	3	150 00	29	158	474 00	.....	36,945 72	8,002 40
Toronto Civic Employees' Benevolent Association.....	243	.....	120 00	70	167 4-7	561 00	.....	7,455 43	.....
Toronto Electric Light Co.'s Employees' Mutual Benefit Association.....	244	.....	160 00	56	247	821 20	.....	637 21	.....
Toronto Railway Employees' Union and Benefit Association.....	2,184	11	3,600 00	311	714 4-7	4,123 81	.....	1,579 98	.....
Toronto Typographical Union No. 91.....	1,114	9	450 00	98	289	1,660 00	.....	3,815 62	.....
United Workmen, Ancient Order of*.....	*	7	210 00	183	888	4,042 00	.....	*	*
Verity Plow Company Relief Association.....	275	3	90 00	62	285	996 30	.....	159 22	.....
Victoria Lodge No. 7, Good Samaritans.....	41	1	25 00	1	18	36 00	.....	258 37	.....
Vittoria Emanuele III. Society.....	32	1	60 00	8	25 2-7	125 30	.....	177 05	.....
W. and J. G. Greey's Mutual Sick Benefit Society.....	68	*1	.....	18	56 5-6	226 54	.....	220 64	.....
Workmen's Circle of Toronto.....	144	.....	.....	30	41	123 00	.....	186 79	.....
Young Men's Hebrew Association.....	80	.....	.....	2	3	15 00	.....	1,050 74	50 00
Totals.....	137,602	2,571	122,071 93	34,377	189,901 4-6	809,457 82	101,494 78	28,869 89	4,151,979 65
									87,537 31

(a) Membership taken from Application for Renewal of Registry 30th June, 1914.

\* Membership, Assets and Liabilities, shown in Table I.

† No. 41.—Amount, \$515.75. ‡No. 6.—Amount, \$57.00.

\*\* No. 441.—Amount, \$20,556.90.



INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.

Report Page.	Short name of Society.	When organized, or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
100	Army and Navy Veterans, Toronto.....	1888	Toronto .....	Major W. H. Cooper..	Insurance against sickness and death
102	Army and Navy Veterans, Hamilton.....	1889	Hamilton .....	Edward P. Wyatt .....	Sick and funeral benefits
129	Bain Wagon Co. Employees' Mutual Benefit Association .....	1900	Woodstock .....	B. C. Parker .....	Sick and funeral benefits
94	Bank of British North America W. & O. Fund .....	1891	Montreal .....	R. P. Fraser .....	Insurance against death
104	Bartenders' Benevolent Association.....	1900	Toronto .....	H. Thudale .....	Sick and funeral benefits
259	Bnai Zion Benefit Association .....	1911	Toronto .....	M. S. Mirochnick .....	Sick and funeral benefits
175	Brown Bros., Limited, Employees' Benefit Society .....	1903	Toronto .....	J. E. Lamb .....	Sick and funeral benefits
135	B. Greening Wire Co., Limited, Employees' Benefit Society .....	1910	Hamilton .....	K. Knudsen .....	Sick and funeral benefits
261	Burrow, Stewart and Milne Benefit Society .....	1911	Hamilton .....	A. G. Tribbeck .....	Sick and funeral benefits
186	Canada Foundry Co. Employees' Mutual Benefit Society .....	1890	Toronto .....	John McIntyre .....	Sick and funeral benefits
184	Canada Furniture Manufacturers (Limited) Employees' Benefit Society .....	1895	Woodstock .....	Thomas Milburn .....	Sick and funeral benefits
9	Chosen Friends, Canadian Order of .....	1882	Hamilton .....	W. F. Montague .....	Insurance against sickness and disability or death
295	Canadian Executive Board of the Amalgamated Society of Carpenters and Joiners .....	1914	Toronto .....	William Young .....	Sick and Funeral Benefits
283	Canadian Order of Beavers .....	1913	London .....	E. T. Essery .....	Sick and Funeral Benefits
243	Canadian Order of Rechabites .....	1912	Toronto .....	James Fleming .....	Sick and funeral benefits
151	Civil Service Mutual Benefit Society .....	1872	Ottawa .....	W. J. Lynch .....	Insurance against sickness and death
159	Cigarmakers' Union No. 27, Toronto .....	1869	Toronto .....	J. Pamphilon .....	Sick, funeral and out of work benefits
171	Cigarmakers' Union No. 55, Hamilton .....	1869	Hamilton .....	Fred Hough .....	Sick, funeral and out of work benefits
116	Cobban Manufacturing Co.'s Employees' Mutual Benefit Society .....	1888	Toronto .....	Henry Meade .....	Sick and funeral benefits
114	Cockshutt Plow Co. Relief Association .....	1899	Brantford .....	E. L. Kirkpatrick .....	Sick and funeral benefits
66	Commercial Travellers' Association of Canada .....	1874	Toronto .....	James Sargent .....	Insurance against accident and death
68	Commercial Travellers' Mutual Benefit Society of Western Ontario .....	1885	*London .....	E. R. Dromgole .....	Insurance against death

245	Cummer-Dowswell, Limited, Employees' Benefit Society .....	1911	Hamilton .....	William J. Oke .....	Sick and funeral benefits
206	Daughters and Maids of England Benevolent Society .....	1890	Toronto .....	Leonard G. Cross .....	Sick and funeral benefits
108	Dominion Expressmen's Sick Benefit Association .....	1889	Toronto .....	W. M. Carruthers .....	Insurance against sickness and death
279	Dunlop Tire and Rubber Goods Employees' Mutual Benefit Society .....	1913	Toronto .....	L. P. Arlett .....	Sick and funeral benefits
267	Employees' Protective League of the Seamen Kent Company, Limited .....	1912	Meaford .....	George Overholt .....	Sick and funeral benefits
198	Evening Telegram Employees' Benefit Society ..	1912	Toronto .....	T. Hopmans .....	Sick and funeral benefits
121	Federated Association of Letter Carriers .....	1891	Toronto .....	Alex. McMordie .....	Insurance against sickness and death
257	First Italian Society of Hamilton .....	1911	Hamilton .....	Arcangelo Felici .....	Sick and funeral benefits
218	First Roumanian Haavis Achim Society .....	1907	Toronto .....	H. Rossenberg .....	Sick and funeral benefits
—	Ford Mutual Benefit Association .....	1914	Ford .....	L. D. Learne .....	Sick and funeral benefits.
—	Foresters, Canadian Order of .....	1879	Brantford .....	Alf. P. Van Someren .....	Insurance against sickness and death
57	Foresters, Catholic Order of .....	1883	Chicago .....	Thos. F. McDonald .....	Insurance against sickness and death
277	Fratellanza Cattolica Italiana Di Mutuo Soccorso Sant' Antonio .....	1913	Ottawa .....	Labalto Benedetto .....	Sick and funeral benefits
165	Gendron Manufacturing Co.'s Employees' Benefit Society .....	1900	Toronto .....	Peter C. Werthner .....	Sick and funeral benefits
139	Globe Printing Co.'s Employees' Benefit Society ..	1885	Toronto .....	T. Jeffery .....	Sick and funeral benefits
281	Gould, Shapley and Muir Company Employees' Relief Association .....	1913	Brantford .....	Walter J. Davies .....	Sick and funeral benefits
177	Grand Order of Israel Benefit Society .....	1908	Hamilton .....	H. R. Balinon .....	Sick and funeral benefits
190	Gutta Pereha and Rubber Man'g Co.'s Employees Sick Benefit Society .....	1900	Toronto .....	W. Leamon .....	Sick and funeral benefits
251	Hamilton Firemen's Benefit Fund .....	1910	Hamilton .....	Robert Aitchison .....	Insurance against sickness and death ; also life-time benefits
192	Hamilton Lodge No. 25, Theatrical Mechanical Association .....	1907	Hamilton .....	Cecil W. Wallis .....	Sick and funeral benefits
90	Hamilton Police Benefit Fund .....	1891	Hamilton .....	Thos. A. Brown .....	Insurance against death, also life-time benefits
137	Hamilton Rolling Mills' Benefit Society .....	1905	Hamilton .....	H. P. Heath .....	Sick and funeral benefits
153	Hamilton Steel and Iron Co.'s Employees' Benefit Society .....	1902	Hamilton .....	A. Marshall .....	Sick and funeral benefits
—	Hay & Company Employees Mutual Benefit Association .....	1915	Woodstock .....	W. A. Dugit .....	Sick and funeral benefits.
163	Heintzman & Co.'s Employees' Benefit Society ..	1885	Toronto .....	T. H. Kirk .....	Sick and funeral benefits
273	Hibernians, Ancient Order of .....	1888	Ottawa .....	Thos. R. Donovan .....	Insurance against sickness and death



INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Continued.*

Report page.	Short name of Society.	When organized or incorporated	Head Office.	Name of Secretary.	For what insurance contracts registered.
14	Home Circles, Canadian Order of .....	1884	Toronto.....	J. M. Foster, B.A. ....	Insurance against sickness and death, also life-time benefits (including endowment)
265	Imperial Varnish and Color Sick Benefit Society ..	1911	Toronto.....	W. Chapman .....	Sick benefits
173	Irish Catholic Benevolent Union.....	1883	Toronto.....	Robert Scollard .....	Insurance against sickness and death
167	Italian Benevolent Society, Umberto Primo.....	1888	Toronto.....	V. Piccinni .....	Insurance against sickness and death
202	Italian Workmen's Association of Ontario..	1901	Toronto.....	Paris Gagliardini ....	Sick and funeral benefits
112	Karn & Co.'s Employees' Mutual Benefit Association .....	1900	Woodstock.....	John Page .....	Sick and funeral benefits
300	Kielzner Sick Benefit Society of Toronto .....	1914	Toronto .....	A. Liechtenstein.....	Sick and funeral benefits
271	Kingston Shipbuilding Company Employees' Benefit Society .....	1912	Kingston .....	Herbert Moyses .....	Sick and funeral benefits
61	Knights of Pythias, Supreme Lodge .....	1864	Toronto .....	Alex. Coulter .....	Insurance against sickness and death
224	Knights of St. John, Ontario Grand Commandery of the .....	1893	Toronto .....	B. J. McGroarty .....	Insurance against sickness and death
253	Knights of Malta, Chapter General of Canada...	1909	Toronto.....	H. G. Curlett.....	Insurance against sickness and death
204	La Congregazione della Immacolata Concezione de Maria Santissima .....	1904	Toronto .....	P. Manganelli.....	Sick and funeral benefits
161	Ladies' Orange Benevolent Association .....	1895	Toronto .....	Mrs. Jeanie Gordon...	Sick and funeral benefits
92	London Police Benefit Fund Association .....	1877	London .....	Cecil W. McRoberts...	Insurance against death, also life-time benefits
249	London Sick and Accident Benefit Association .	1911	London .....	L. W. Noble .....	Sick benefits
285	Loyal Orange Young Briton Lodge No. 33 .....	1895	Ottawa .....	Horace W. Bishop...	Sick and funeral benefits
118	Loyal True Blue Association .....	1893	Orillia.....	D. H. Church .....	Insurance against sickness and death
49	The Maccabees, .....	1883	Detroit .....	L. E. Sisler.....	Insurance against sickness and death
125	Massey-Harris, Toronto, Employees' Mutual Benefit Society .....	1883	Toronto.....	Thos. Carruthers....	Sick and funeral benefits
127	Massey-Harris, Brantford, Relief Association....	1885	Brantford.....	J. R. Harner .....	Sick and funeral benefits

98	Methodist Book and Publishing House Employees' Benefit Society .....	1895	Toronto .....	A. J. Saunders .....	Sick and funeral benefits
234	Mozirer Sick Benefit Society .....	1906	Toronto .....	Morris Lifshitz .....	Sick and funeral benefits
208	Mutual Masonic Compact .....	1871	St. Catharines .....	H. J. Johnston .....	Insurance against death
141	National Cash Register Co.'s Employees' Benefit Society .....	1907	Toronto .....	Chas. W. Long .....	Sick and funeral benefits
275	National Iron Works Employees' Mutual Benefit Society .....	1913	Toronto .....	George Clarke .....	Sick and funeral benefits
230	Nova Radomsk Relief Society .....	1909	Toronto .....	Morris Jacobs .....	Sick and funeral benefits
27	Oddfellows, Canadian Order of .....	1882	Toronto .....	Robert Fleming .....	Insurance against sickness and death
79	Oddfellows, Independent Order of .....	1855	Toronto .....	Wm. Brooks .....	Insurance against sickness and death
18	Oddfellows' Relief Association .....	1874	Kingston .....	R. Meek .....	Insurance against disability or death
181	Oddfellows, Independent Order of, M. U. .....	1887	Toronto .....	W. C. Schunck .....	Insurance against sickness and death
238	Ontario Commercial Travellers Association .....	1880	London .....	J. H. Hiscocks .....	Mortuary benefits
212	Orange Grand Lodge of Ontario East .....	1894	Belleville .....	F. M. Clarke .....	Sick and funeral benefits
84	Orange Grand Lodge of Ontario West .....	1860	Toronto .....	W. M. Fitzgerald .....	Insurance against sickness and death
41	Orange Grand Lodge of B. A. .....	1890	Toronto .....	Isaac Crowley .....	Insurance against sickness and death
188	Ottawa Typographical Union No. 102 .....	1867	Ottawa .....	J. K. Peffers .....	Sick and funeral benefits
131	Ottawa Unity Protestant Benefit Society .....	1869	Ottawa .....	J. A. Murphy .....	Insurance against sickness and death
155	Polson Iron Works Benefit Association .....	1904	Toronto .....	J. L. Kingdon .....	Sick and funeral benefits
305	Polish Young Men's Hebrew Society .....	1915	Toronto .....	Jack Borenstein .....	Sick and funeral benefits
123	Postal Benefit Association of Toronto .....	1891	Toronto .....	A. Murphy .....	Insurance against death
157	Pride of Israel Sick Benefit Society .....	1905	Toronto .....	Joseph Steiner .....	Sick and funeral benefits
44	Royal Arcanum, Supreme Council .....	1877	Boston .....	Alfred T. Turner .....	Insurance against sickness and death
53	Royal Templars of Temperance .....	1884	Hamilton .....	C. V. Emory, M.D. .....	Insurance against sickness and death
247	Ruthenian Brotherhood of St. John the Baptist .....	1911	Brantford .....	Michael Brankacs .....	Sick and funeral benefits
302	Rumanian Aid Association Gloria .....	1913	Hamilton .....	Maxim Marta .....	Sick and funeral benefits
263	Sawyer-Massey Co., Limited, Employees' Mutual Benefit Association .....	1911	Hamilton .....	Samuel Beach .....	Sick and funeral benefits
291	Societa Di Mutuo Soccorso La Trinacria Di Toronto .....	1914	Toronto .....	Mariano Calderone .....	Sick and funeral benefits
228	Società Amichevole di Figli d'Italia d'Ottawa .....	1909	Ottawa .....	Vincenzo Cuccaro .....	Sick and funeral benefits
71	Société des Artisans Canadien Français .....	1876	Montreal .....	Henri Roy .....	Insurance against sickness and death
305	Sons of Canada Benevolent Association .....	1915	Toronto .....	J. W. Meredith .....	Sick and funeral benefits
298	Sons of Italy Mutual Aid and Benevolent Society .....	1914	Niagara Falls .....	Adama D'Agostino .....	Sick and funeral benefits
32	Sons of England Benefit Society .....	1877	Toronto .....	John W. Carter .....	Insurance against sickness and death
86	Sons and Daughters of Ireland Protestant Association .....	1890	Toronto .....	James Steele .....	Insurance against sickness and death
304	Sons of Lithuania Benefit Society .....	1914	Toronto .....	V. Astasunakas .....	Sick and funeral benefits
37	Sons of Scotland Benevolent Association .....	1876	Toronto .....	Col. D. M. Robertson .....	Insurance against sickness and death

INDEX.—Friendly Societies; being Societies registered by the Province of Ontario for the transaction of insurance therein, etc.—*Concluded.*

Report page.	Short name of Society.	When organized or incorporated.	Head Office.	Name of Secretary.	For what insurance contracts registered.
226	Sons of Temperance of Ontario, Sick and Funeral Benefit Department.....	1908	Aurora .....	J. M. Walton .....	Sick and funeral benefits
220	Sons of Poland Friendly Society.....	1907	West Toronto.....	A. Loziaki .....	Sick and funeral benefits
232	St. Albert Friendly Society .....	1909	Renfrew .....	Frank Stubinski .....	Sick and funeral benefits
143	St. Boniface Benefit Society.....	1892	Berlin .....	Jacob J. Gies.....	Sick and funeral benefits
287	St. David's Y.P.U. Sick Benefit Society.....	1914	Toronto.....	Jos. B. Whiteley .....	Sick and funeral benefits
179	St. Jean Baptiste, Ottawa.....	1888	Ottawa.....	J. Saint-Germain, B.A.	Insurance against sickness and death
149	St. Joseph Aid Society of Formosa.....	1887	Formosa .....	Matthew Weiler.....	Sick and funeral benefits
222	St. Joseph Lithuanian Benefit Society.....	1908	Toronto .....	Anthony Morkis.....	Sick and funeral benefits
145	St. Joseph's Mutual Benefit Society of Toronto.....	1889	Toronto.....	P. Gravel.....	Sick and funeral benefits
75	St. Joseph Union of Canada .....	1863	Ottawa .....	Charles Leclerc .....	Insurance against sickness and death
216	St. Luke Benefit Society of Amherstburg.....	1894	Amherstburg .....	L. Bertrand.....	Sick and funeral benefits
304	Saint Stanislaus Mutual Benefit Society .....	1915	Toronto .....	Paul Bulewicz.....	Sick and funeral benefits
293	Street Cleaners' Benevolent Association.....	1914	Toronto .....	John Butler.....	Sick and funeral benefits
194	Theatrical Mechanical Association .....	1886	Toronto .....	W. E. Meredith .....	Insurance against sickness and death
169	Toronto Firemen's Benefit Fund.....	1891	Toronto .....	R. J. McGowan.....	Insurance against sickness and death, also lifetime benefits
196	Toronto Hebrew Benevolent Society .....	1899	Toronto .....	D. Pullan .....	Sick and funeral benefits
269	Toronto Independent Benevolent Association.....	1911	Toronto .....	Paul Edell.....	Sick and funeral benefits
210	Toronto Musical Protective Association.....	1887	Toronto .....	Joseph Ball .....	Sick and funeral benefits
88	Toronto Police Benefit Fund.....	1882	Toronto .....	Thos. Bustard.....	Insurance against death, also life-time benefits
214	Toronto Civic Employees' Benevolent Association	1888	Toronto .....	C. J. Mitchell .....	Insurance against sickness and death
289	Toronto Electric Light Company's Employees' Mutual Benefit Society .....	1914	Toronto.....	E. Felton.....	Sick and funeral benefits
106	Toronto Railway Employees' Union and Benefit Society.....	1893	Toronto .....	W. D. Robbins.....	Sick and funeral benefits
96	Toronto Typographical Union No. 91.....	1844	Toronto .....	Samuel Hadden .....	Sick and funeral benefits
5	United Workmen, Ancient Order of .....	1879	Toronto .....	F. G. Inwood.....	Insurance against sickness and death
147	Verity Plow Company Relief Association.....	1899	Brantford .....	Charles Carter.....	Sick and funeral benefits

200	Victoria Lodge No. 7 of Good Samaritans and Daughters of Samaria .....	1862	Hamilton .....	Miss A. Gwyder .....	Sick and funeral benefits
133	Vittorio Emanuele III. Society .....	1902	Toronto .....	S. Roncone .....	Sick and funeral benefits
110	W. & J. G. Greey's Employees' Mutual Sick Benefit Society .....	1899	Toronto .....	Fred D. Hunt .....	Sick and funeral benefits
241	Workmen's Circle of Toronto .....	1910	Toronto .....	Leon Tredler .....	Sick and funeral benefits
236	Young Men's Hebrew Association .....	1912	Toronto .....	Harry Zweig .....	Sick and funeral benefits









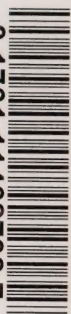












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